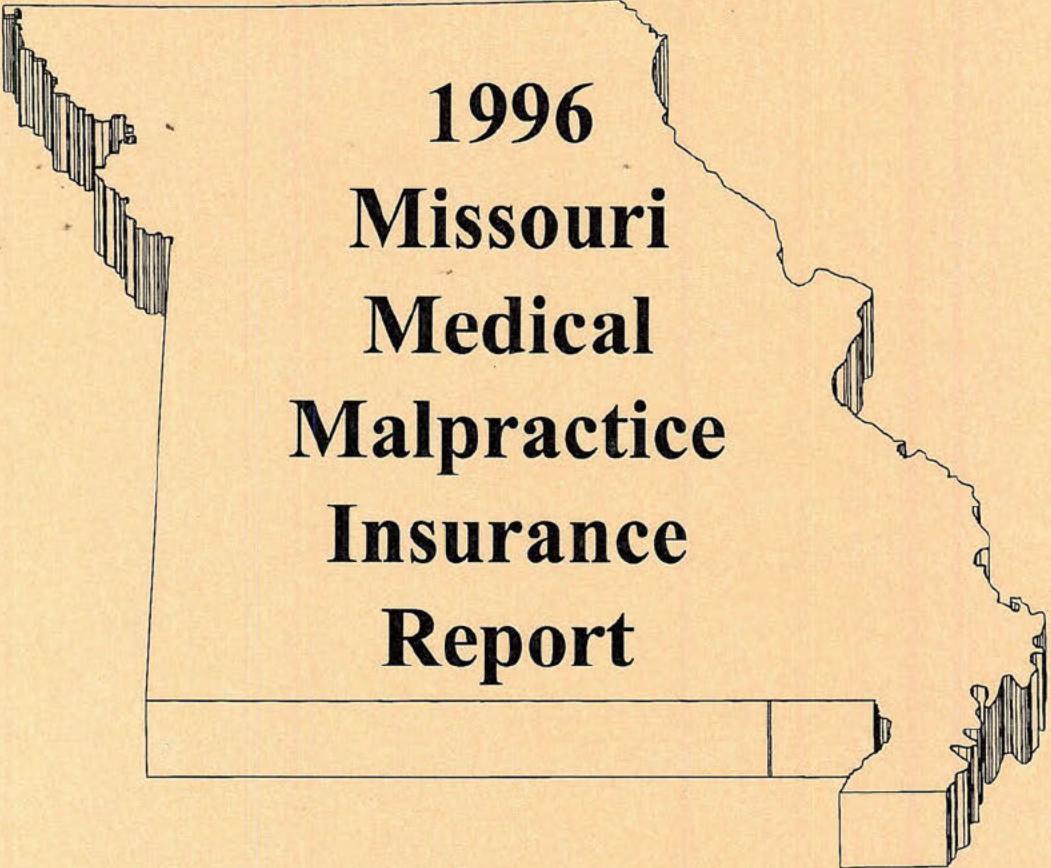


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**1996  
Missouri  
Medical  
Malpractice  
Insurance  
Report**

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Missouri Department of Insurance  
Statistics Section  
October 1997

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# MISSOURI MEDICAL MALPRACTICE INSURANCE



Missouri Department of Insurance  
Statistics Section  
October 1997

## Also Available From MDI

**Reports** These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

- *Missouri Department of Insurance Annual Report*
- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim) Report*
- *Missouri Legal Malpractice (Closed Claim) Report*
- *Missouri Products Liability (Closed Claim) Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Complaint Index Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Commercial Liability Report*
- *Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases** For data request, contact the Statistics Section at 573-751-4126. Some data is available to the public for a fee only.

- *Medicare Supplement Experience Data*
- *Property & Casualty Supplemental Data*
- *Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire, Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile*

## Overview

Medical malpractice insurance provides protection for medical care providers against malpractice claims by patients or their survivors.

The Missouri Medical Malpractice Insurance Report is an annual publication by the Missouri Department of Insurance that surveys the current state of the medical malpractice market. This report presents contemporary as well as historical trends in the frequency and severity of all medical malpractice claims and the loss ratios and market shares of insurance companies. Because of extensive interest in the relationship between the tort system and malpractice claims, statistics about claim frequency, severity and the court disposition process are also presented.

### **Underwriting experience**

In 1996, the state's malpractice insurers incurred direct losses of \$117.6 million, up 90 percent from 1995; earned premium increased less than \$1 million to \$123 million. As a result, the loss ratio — benefits paid and incurred as a percentage of earned premium — increased from 50.5 percent in 1995 to 95.3 percent in 1996, or the largest one year increase since 1984. Hospital coverages posted the largest increase, up 60.8 percent in 1995 to 91.5 percent in 1996. Physicians' and surgeons' policies experienced the next largest, up 55.3 percent in 1995 to 113.3 percent in 1996.

However, both the total number and severity of claims reported *decreased* from 1995 to 1996. The dramatic jump in incurred losses occurred because a few companies have adjusted their loss reserves and/or reserving policies upward.

The number of claims closed in 1996 was 1,809, or 6.2 percent less than 1995. The number of claims closed with payment was only 565 in 1996, or 12.2 percent less than 1995. However, the average indemnity of the claims closed with payment in 1996 was \$174,416, up 35.9 percent from 1995. Compared to none in 1995 and two in 1994, seven claims were closed in 1996 with more than \$2 million in indemnity payments.

The total number of claims reported to insurers in 1996 was 1,594, a decrease of 18 percent from 1,947 in 1995.

Of the 565 paid claims closed in 1996, 318 or 56 percent involved an accident that led to the permanent injury or death of the patient. Among claims filed against physicians/surgeons, the percent of paid claims involving permanent injury or death rose from 68 percent in 1995 to 72 percent in 1996.

## **Market Activity**

Fifty-four insurers wrote business for hospitals, physicians and surgeons in 1996, compared to 52 in 1995. The top five companies accounted for 61 percent of all premiums written, excluding self-insured hospitals. The industry is also largely homegrown; three of the top five companies are domiciled in Missouri.

## **Claim Disposition Process**

In 1996, the average claimant waited 48 months (four years) for a full payment after the filing date — a slight decrease from 49 months in 1995 and 51 months in 1994.

Court proceedings were involved in 74 percent of claims closed in 1996 — 1.5 percent higher than in 1995. The percentage of claims involving court proceedings has been following an upward trend since 1979. The percentage of claims closed with payment involving a court proceeding, however, decreased from 32.1 percent in 1995 to 30.1 percent in 1996, the lowest level since 1979.

Of the 565 claims paid, 72 percent or 404 were settled after court proceedings began. Only 5 percent or 19 of the paid claims were settled after a complete court proceeding. Of the 1,244 claims closed in favor of the defendant, 75 percent or 936 were closed after court proceedings were initiated.

Company figures show insurers spend an average of \$21,578 to defend paid claims, 11 percent higher than 1995.

## **Background**

The report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance. The information draws on open and closed claims data that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure this data is accurate; however, the accuracy of this report still depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

Additional information in Section VII was derived from the Page 15 supplement to the annual statement that companies are required to file. This section includes data for the past three years on type of business, company, volume of business, market share and loss ratios.

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. Other medical care providers include — but are not limited to — dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics and corporations.

The Missouri Medical Malpractice Insurance Report is available at the Missouri State Library and in major depository libraries in the state. Copies are available in Braille, large print or audio cassettes upon request.

Address questions on this report to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

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# Section I

## Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

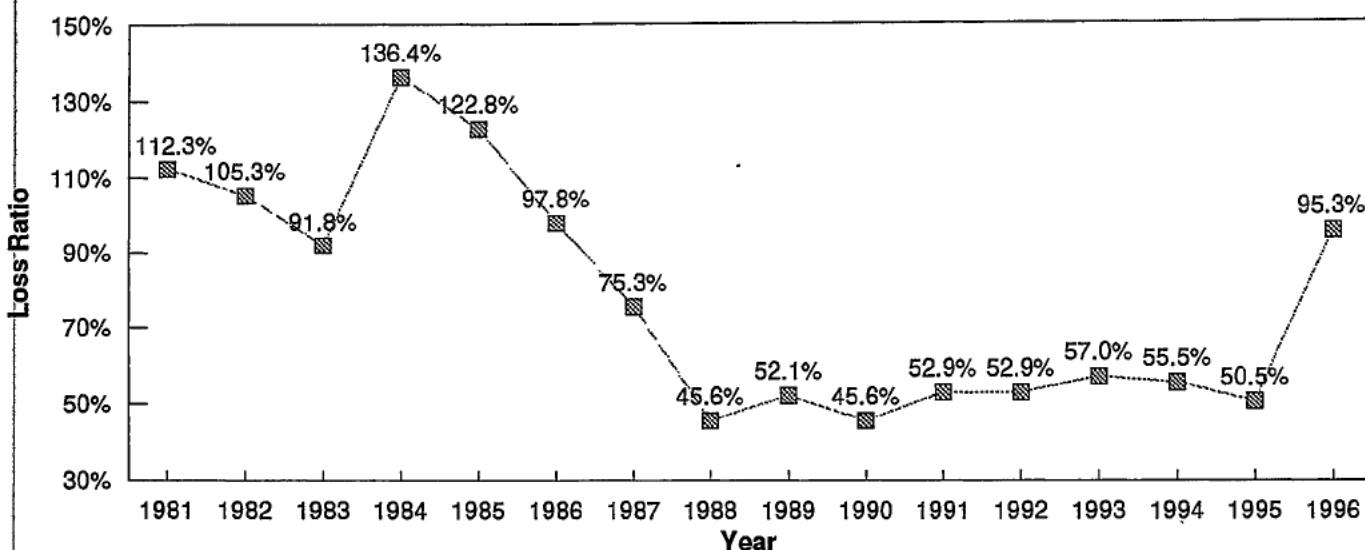
- All Medical Care Providers
- Physicians & Surgeons Only
- Hospitals Only

The graphs are further categorized by:

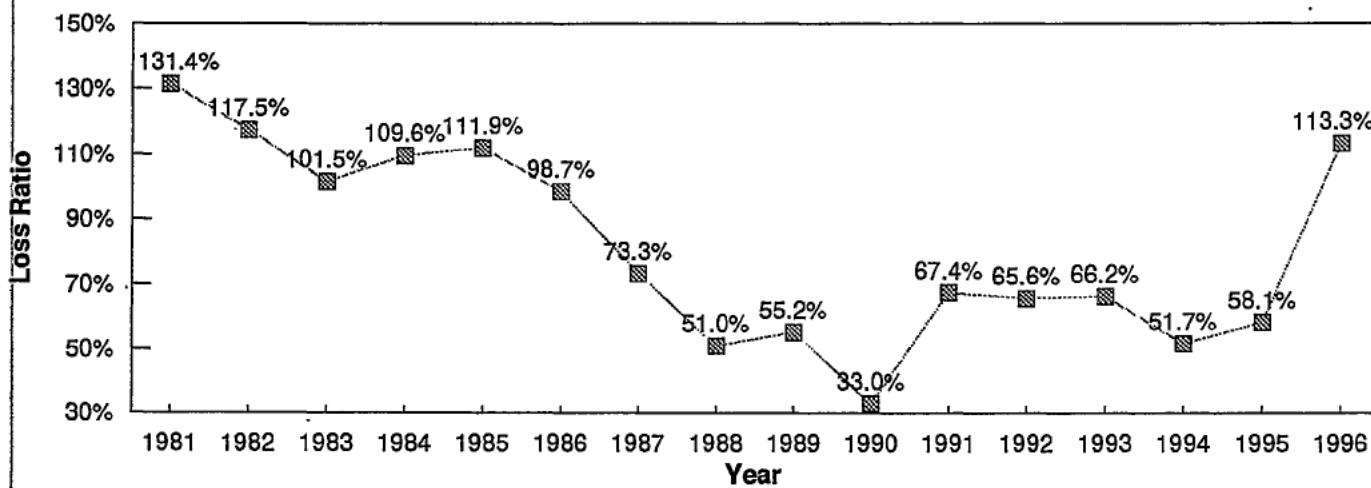
- Market Trends:
  - Loss ratio for Missouri
  - Four firm concentration
  - Number of insurance writers in Missouri
- Frequency and Severity :
  - Number of closed claims
  - Average indemnity of closed claims
  - Average loss adjustment expense of closed claims
  - Number of claims reported to insurers
  - Average injury severity of claims reported to insurers
- Court Disposition:
  - Number of months from incident to disposition
  - Percentage of closed claims after initiating court proceedings
  - Percentage of closed claims in favor of the plaintiff after initiating court proceedings



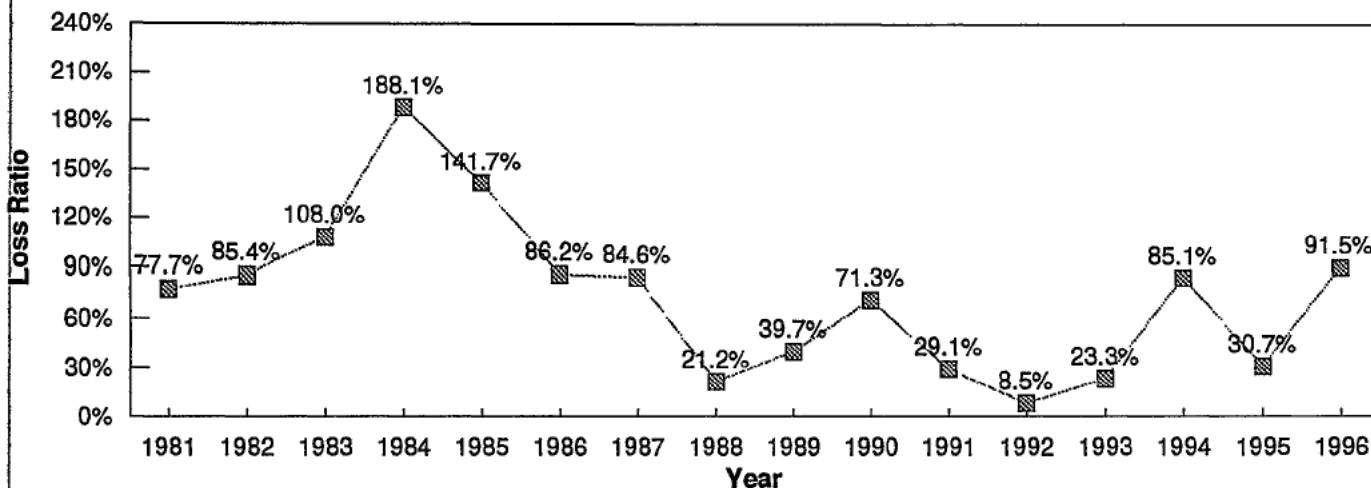
**Missouri Loss Ratio**  
**All Medical Care Providers**



**Physicians & Surgeons**



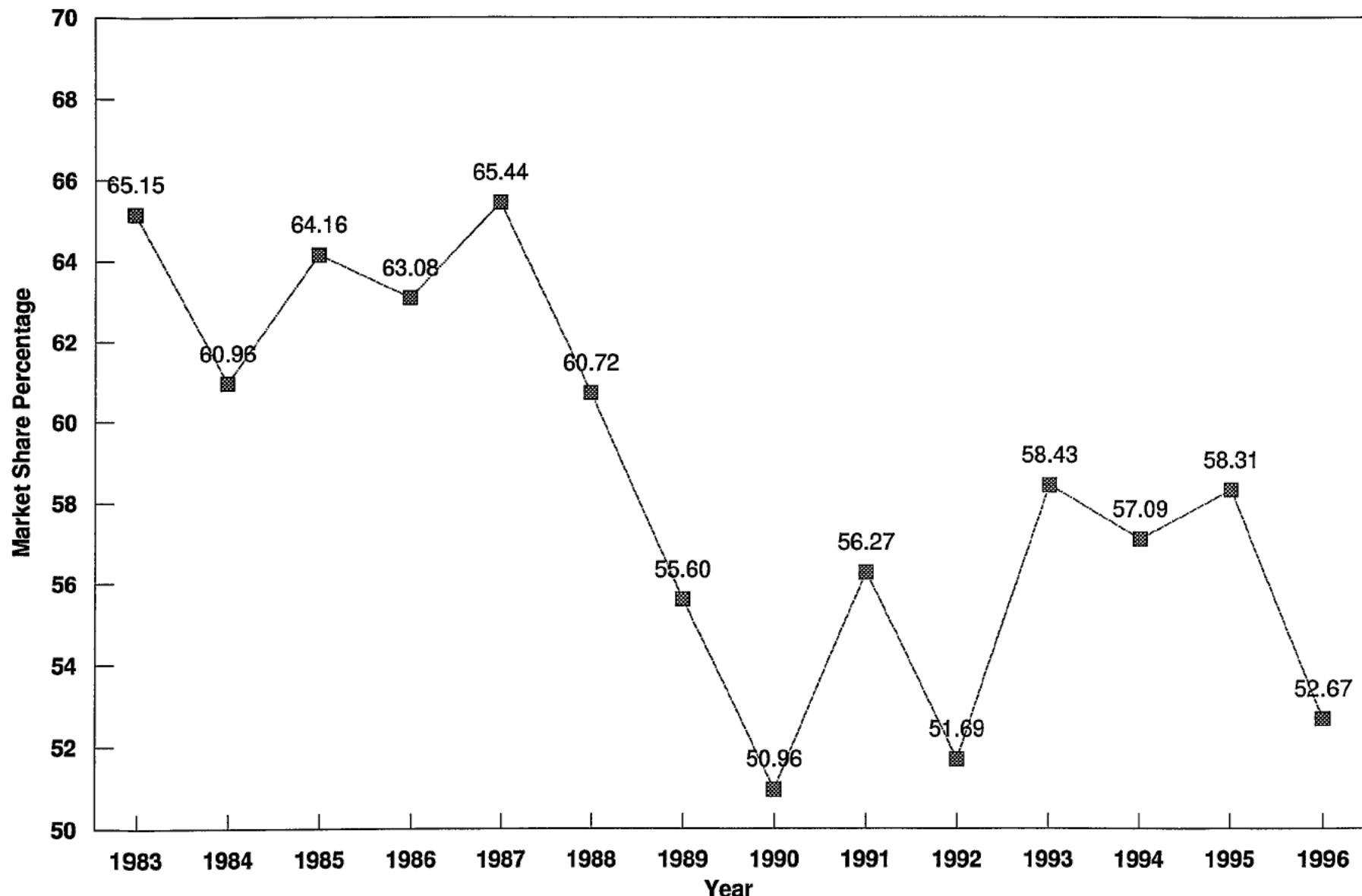
**Hospitals**



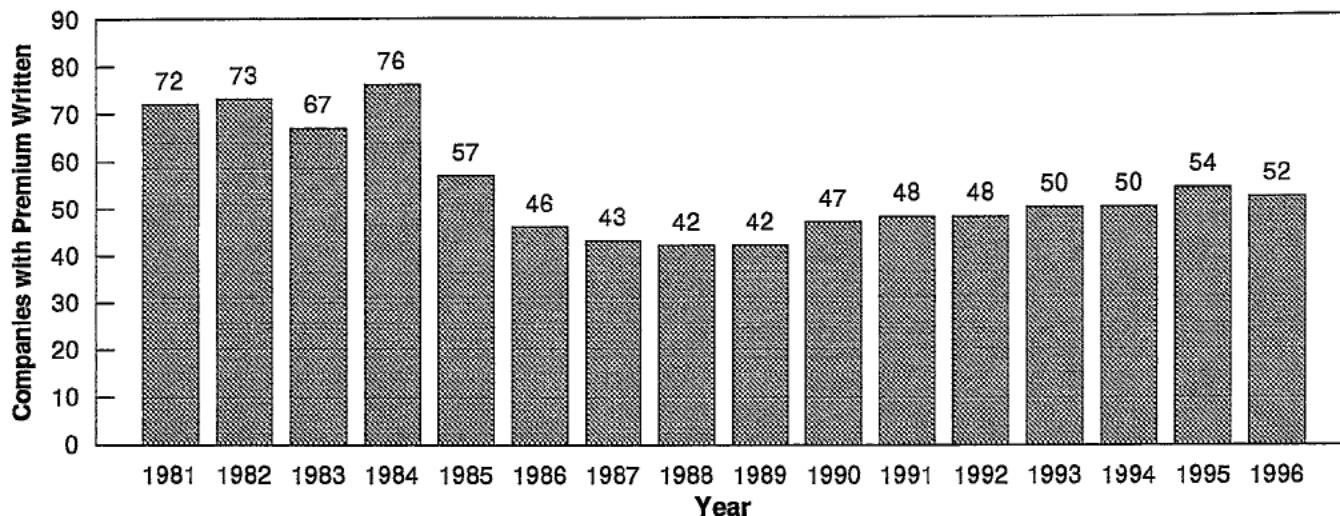
Loss Ratio = Incurred Losses / Earned Premium from Page 15 Supplement

## Four Firm Concentration

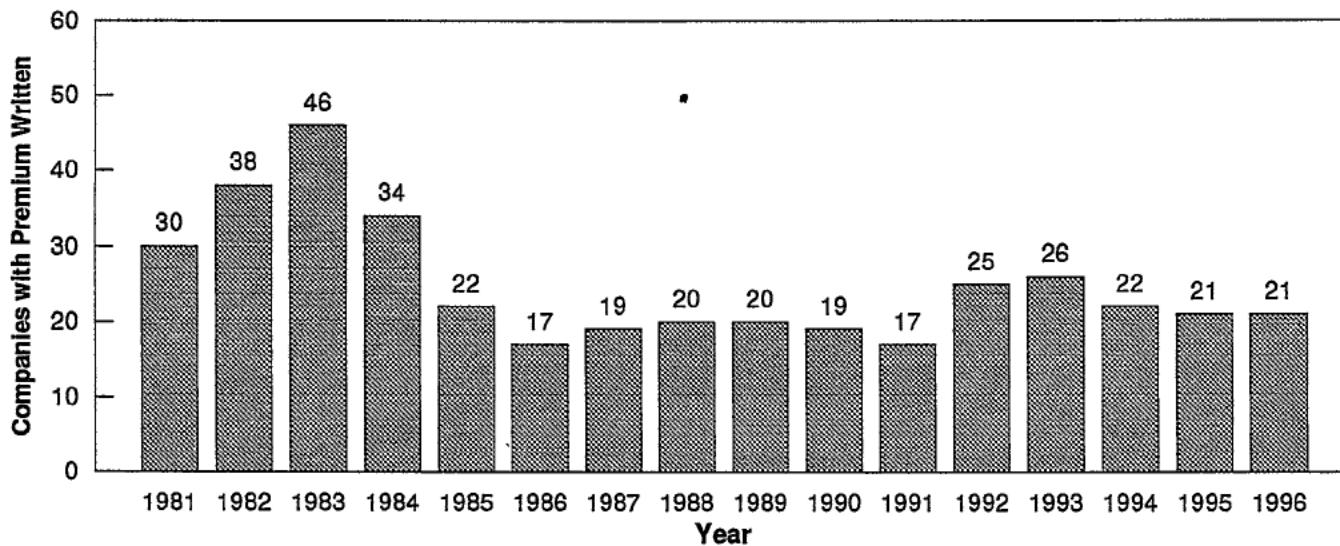
Top Four Writers' Market Share by Written Premium



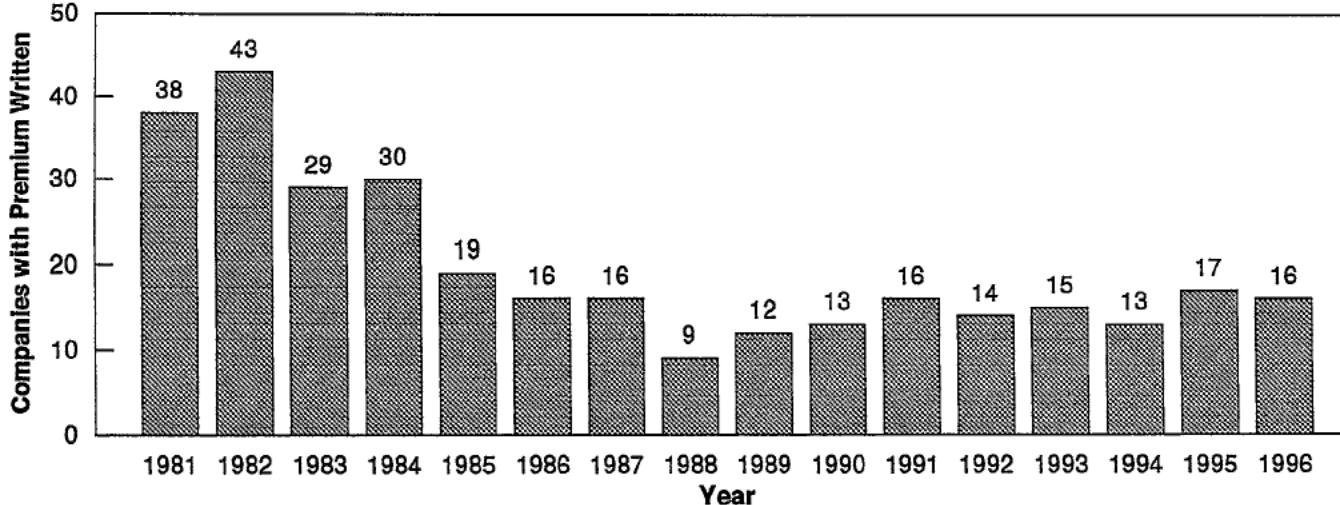
**Companies Writing Medical Malpractice Insurance**  
**All Medical Care Providers**



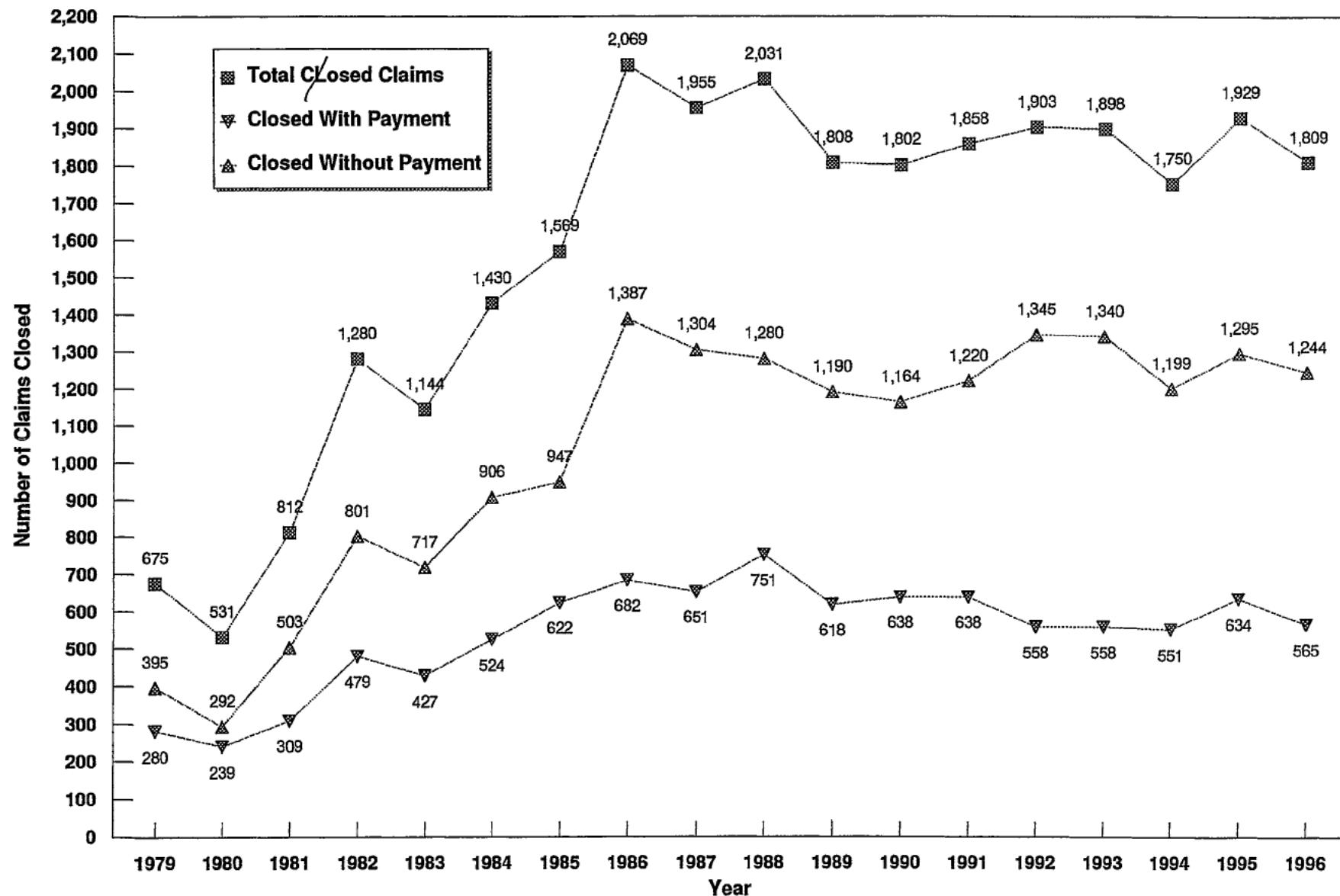
**Physicians & Surgeons**



**Hospitals**

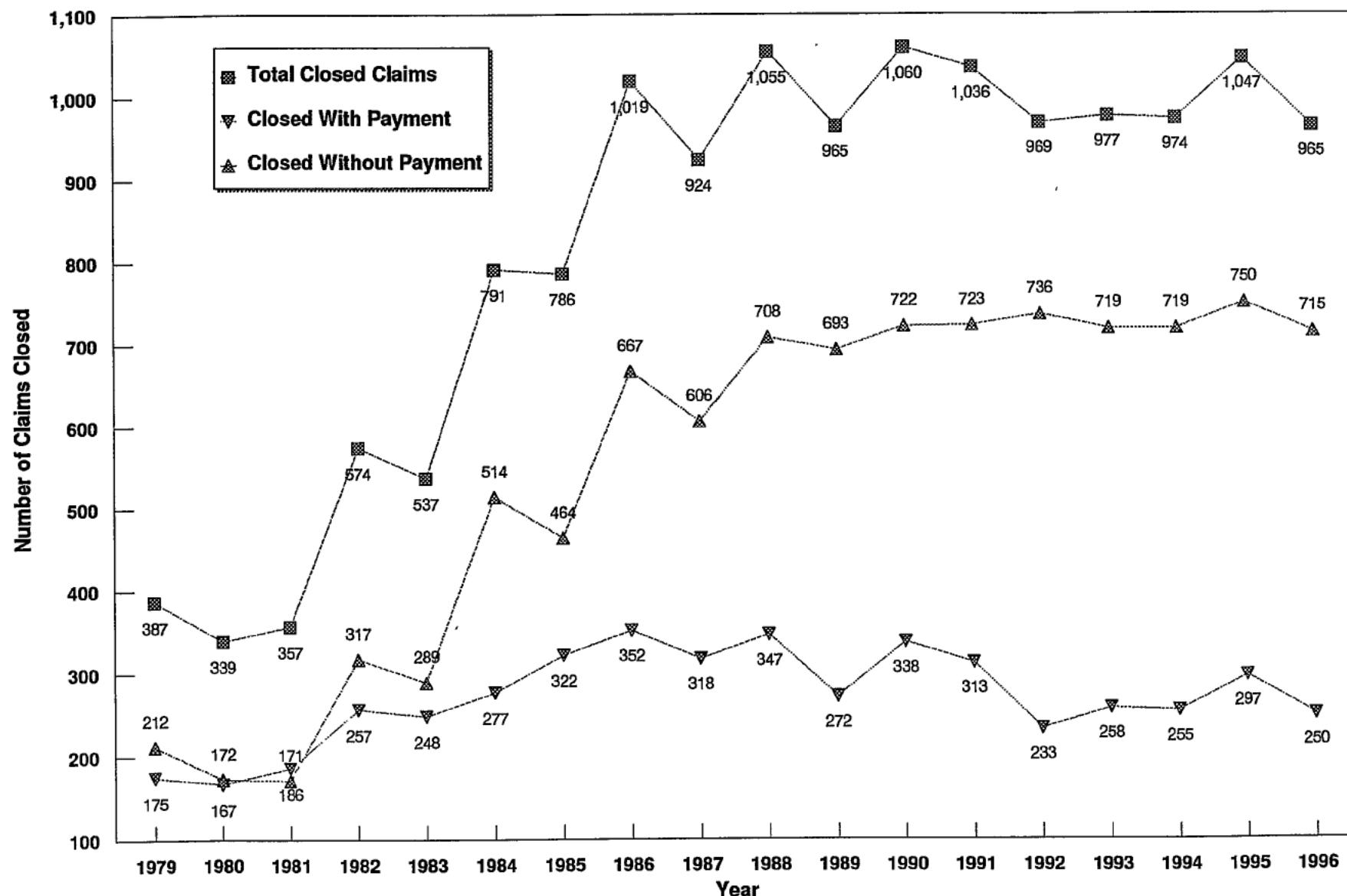


**Closed Claim Count**  
**All Medical Care Providers**



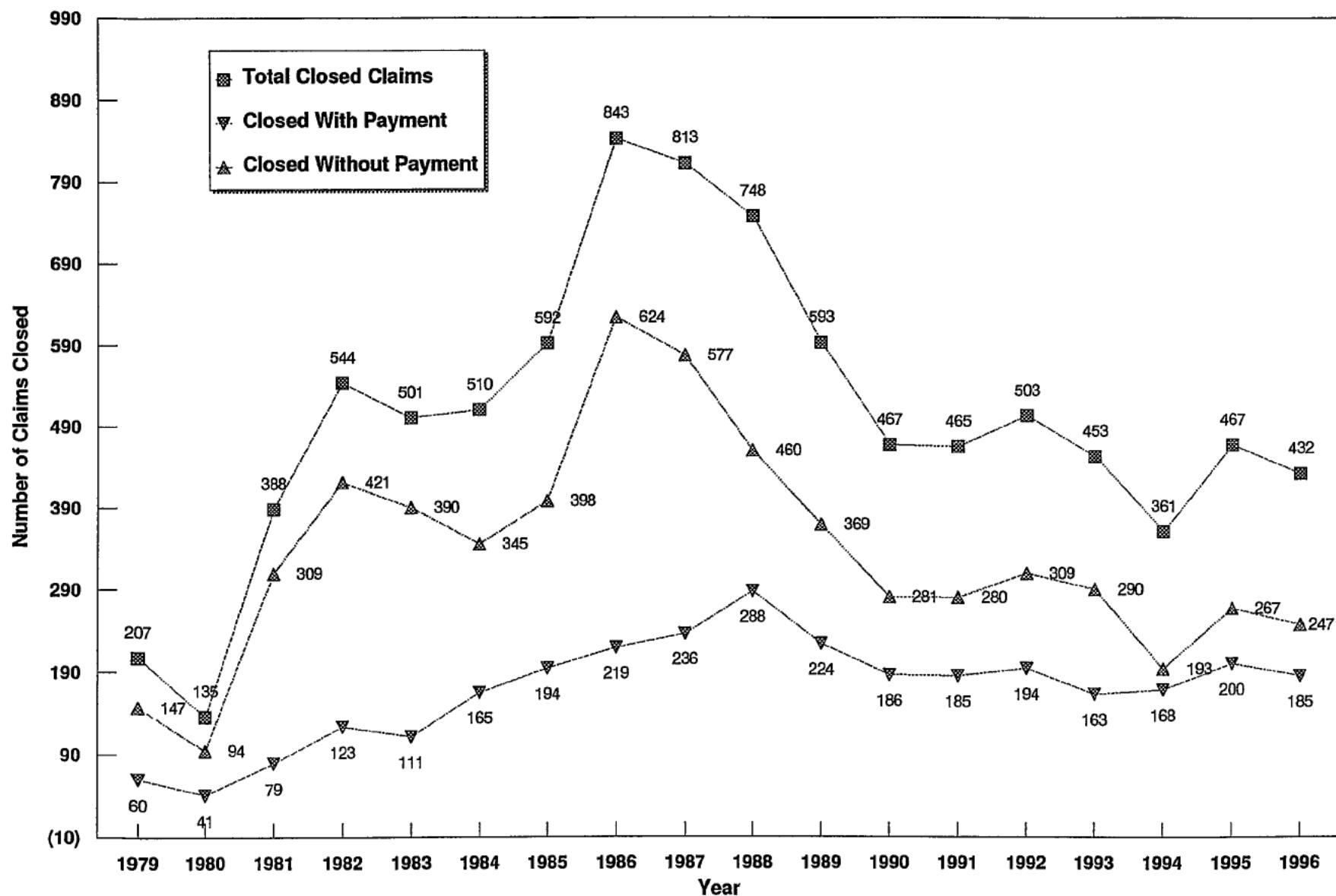
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Closed Claim Count  
Physicians & Surgeons**



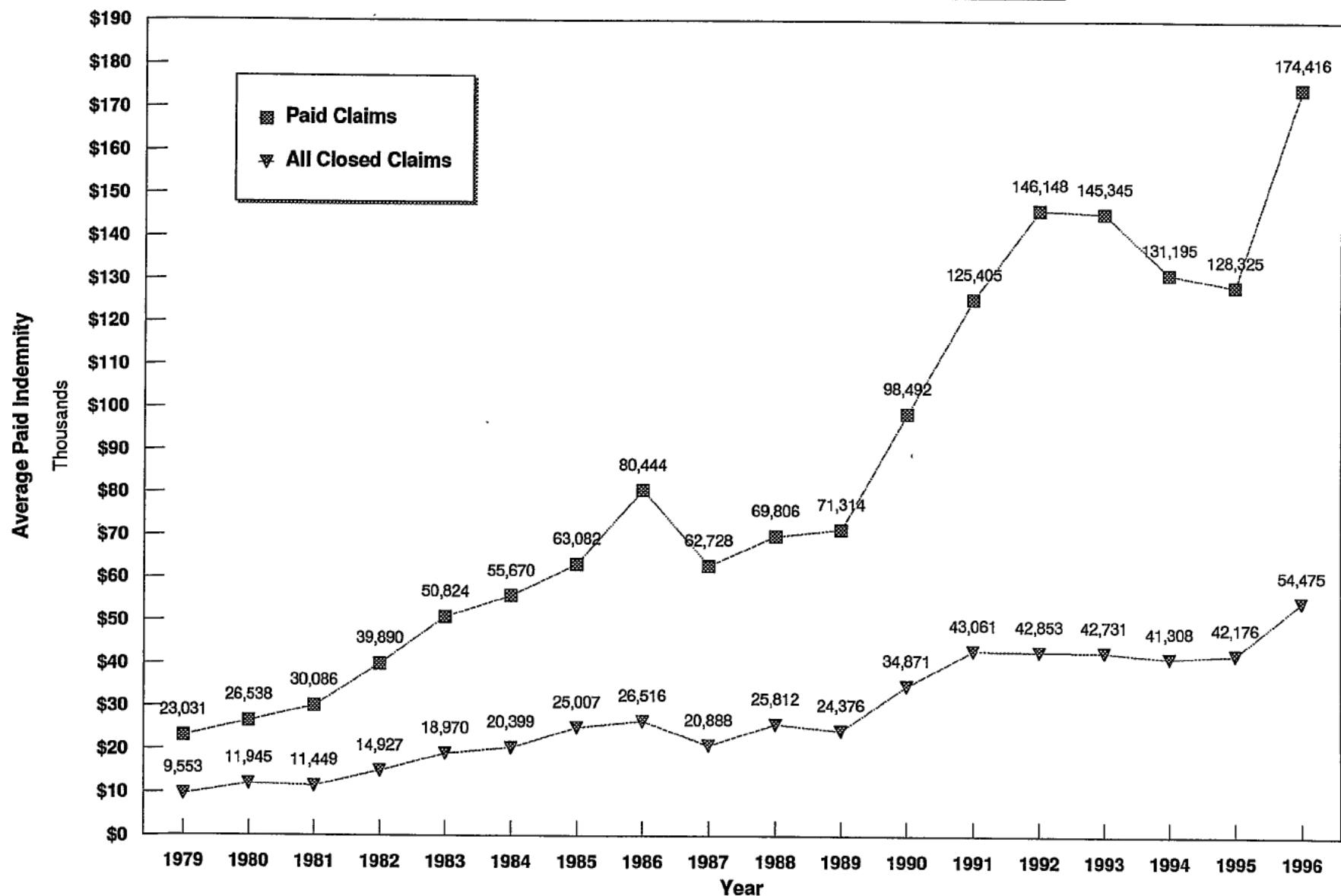
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Closed Claim Count**  
**Hospitals**



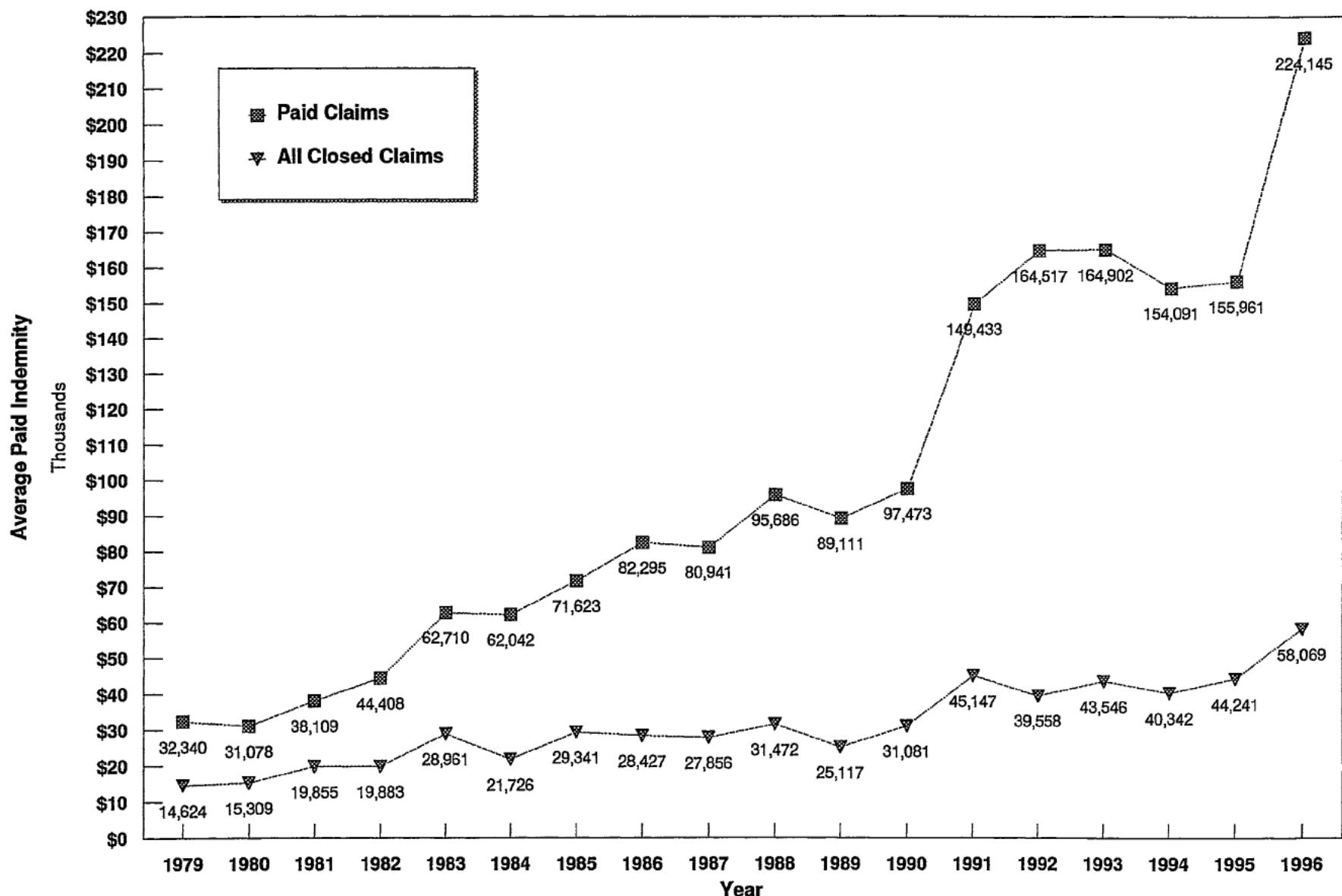
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**All Medical Care Providers**  
**Average Indemnity Paid**



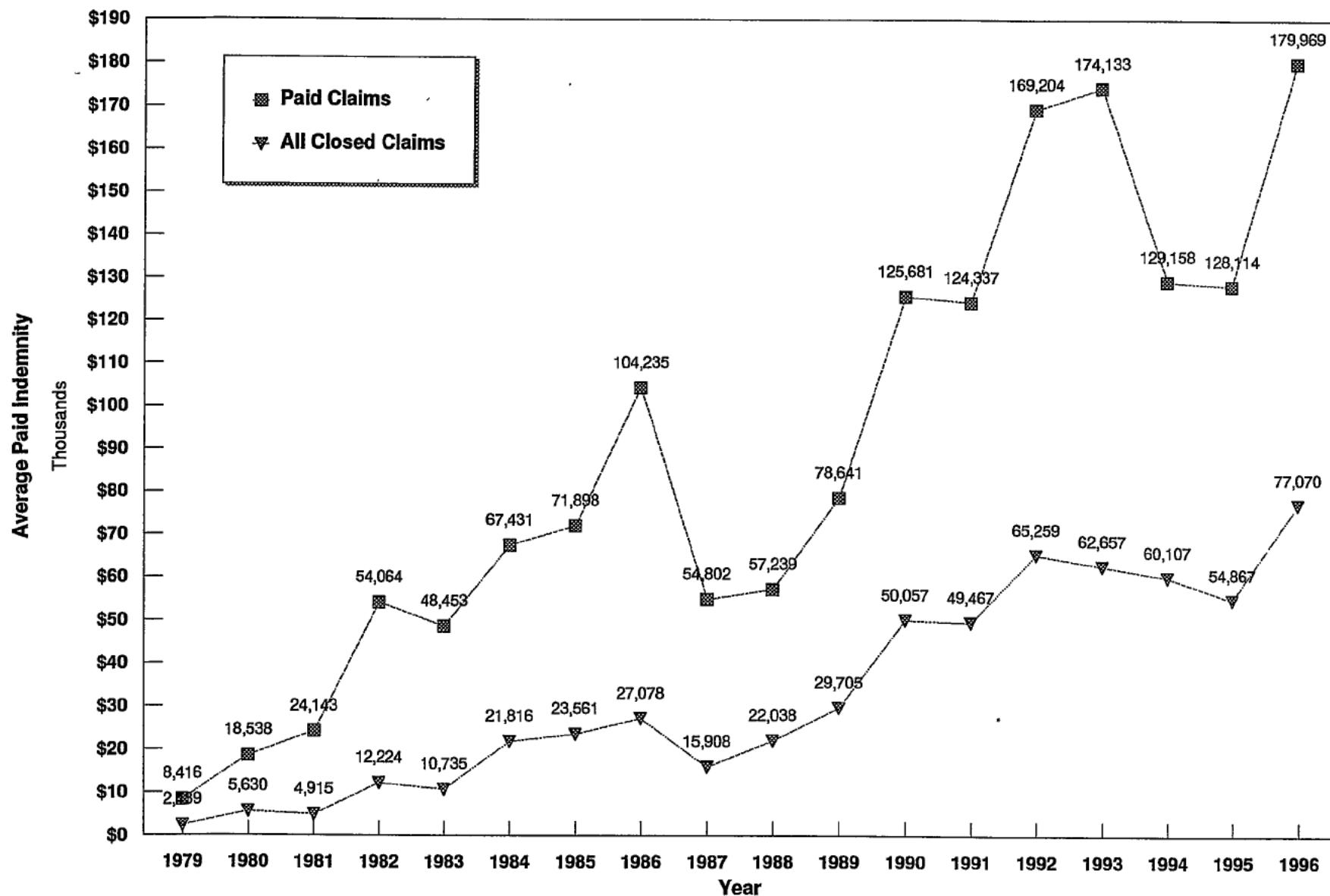
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Physicians & Surgeons**  
**Average Indemnity Paid**



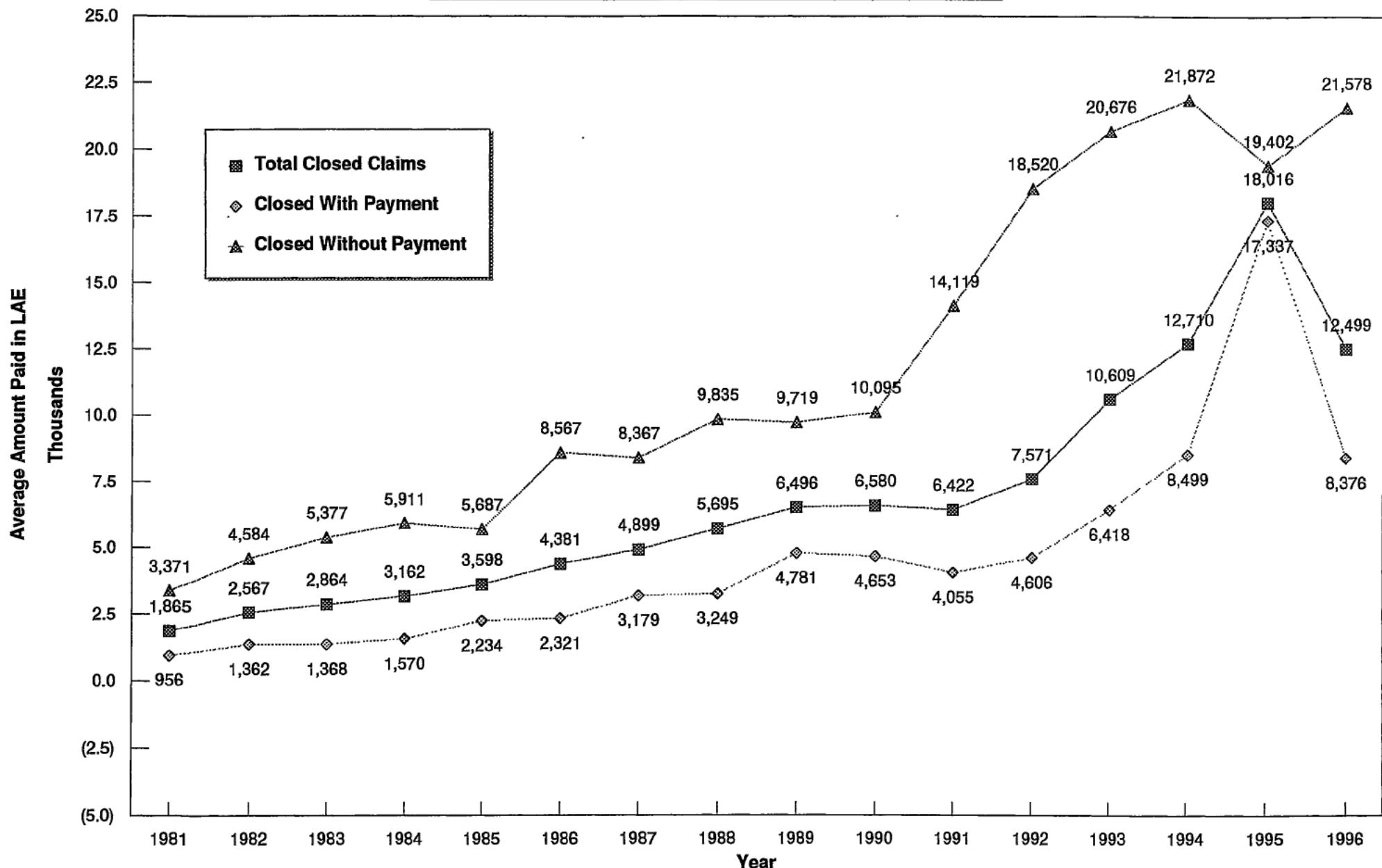
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

## Hospitals Average Indemnity Paid



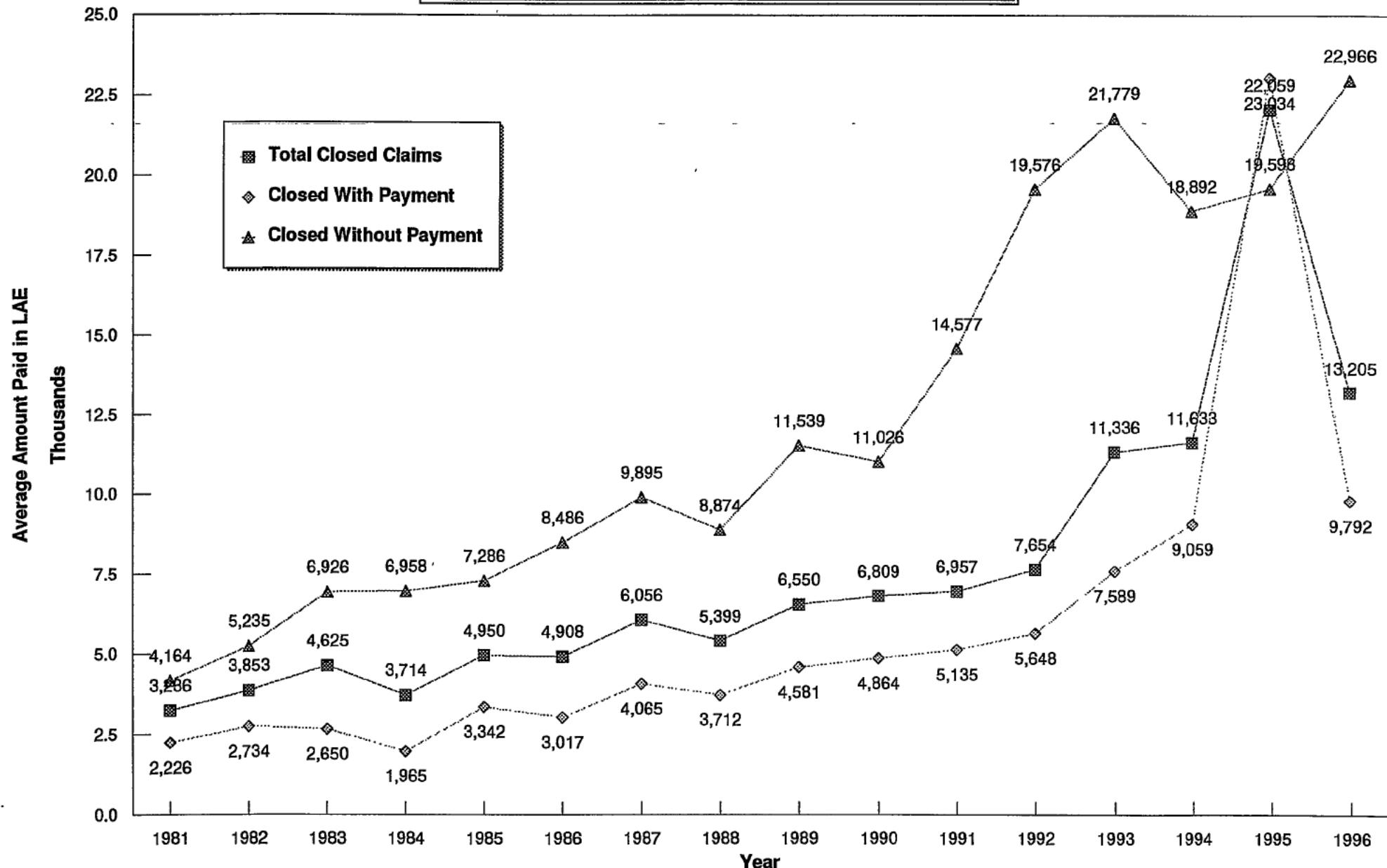
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Loss Adjustment Expense**  
All Medical Care Providers



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

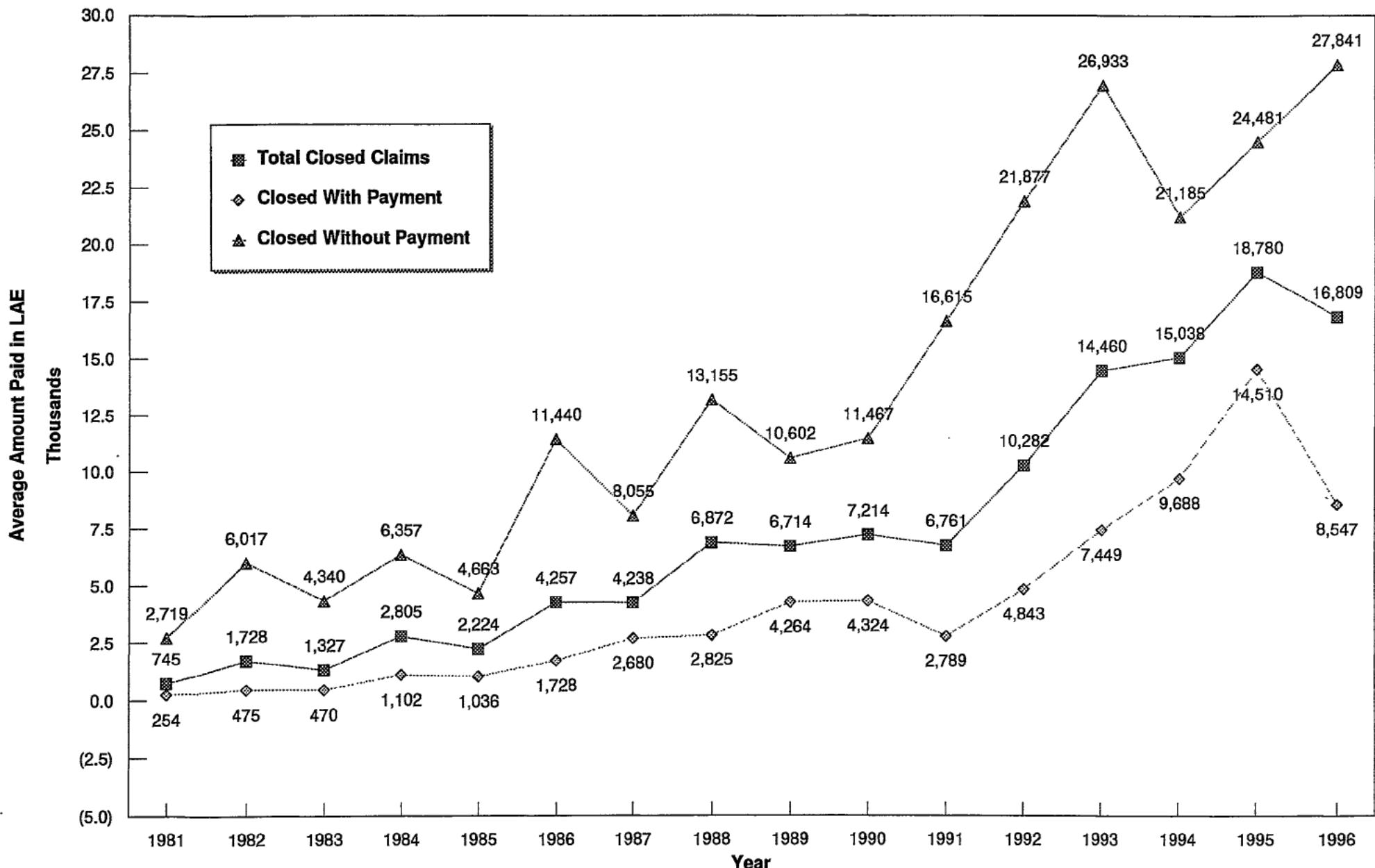
**Loss Adjustment Expense**  
Physicians & Surgeons



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

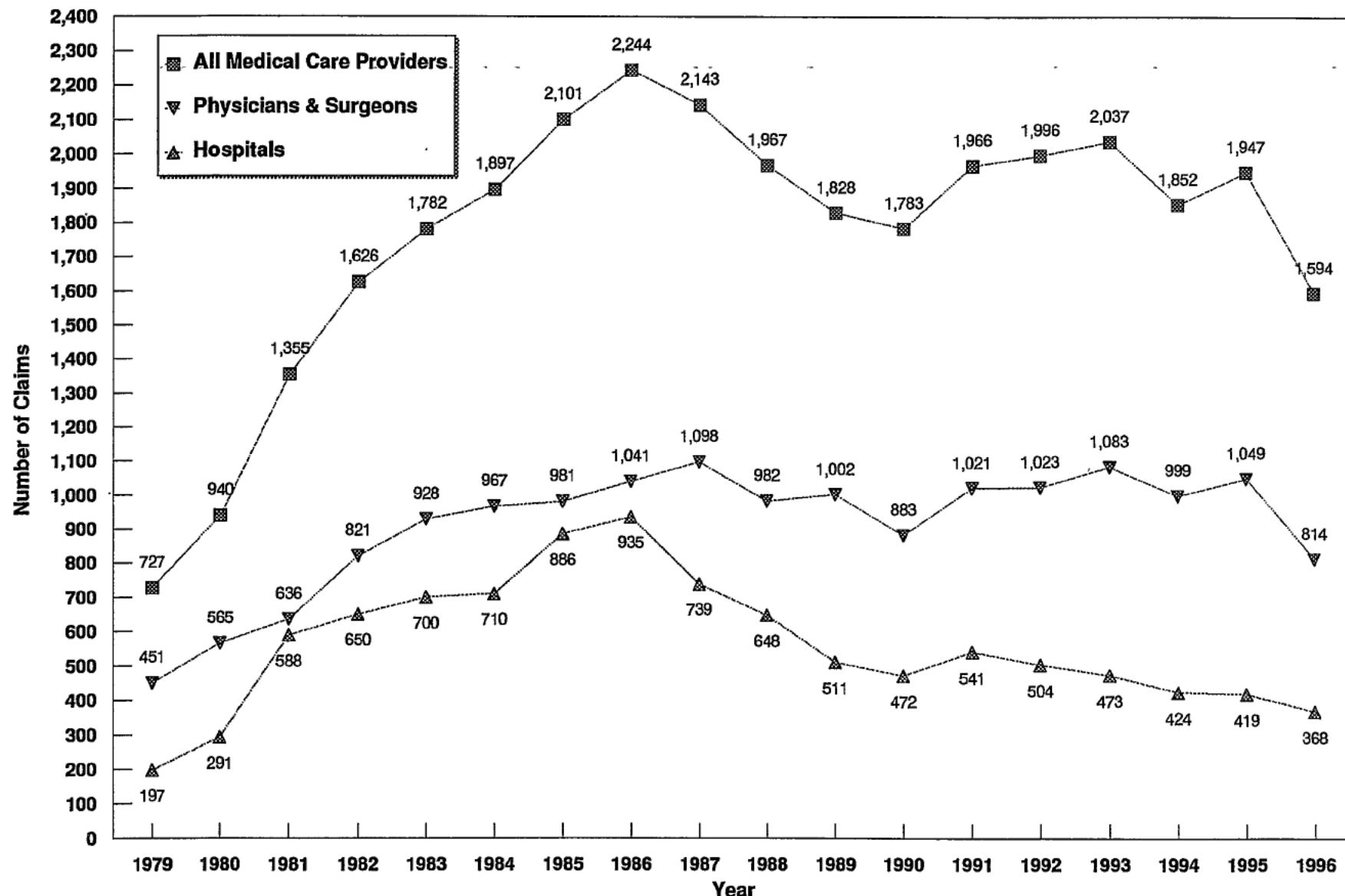
## Loss Adjustment Expense

### Hospitals



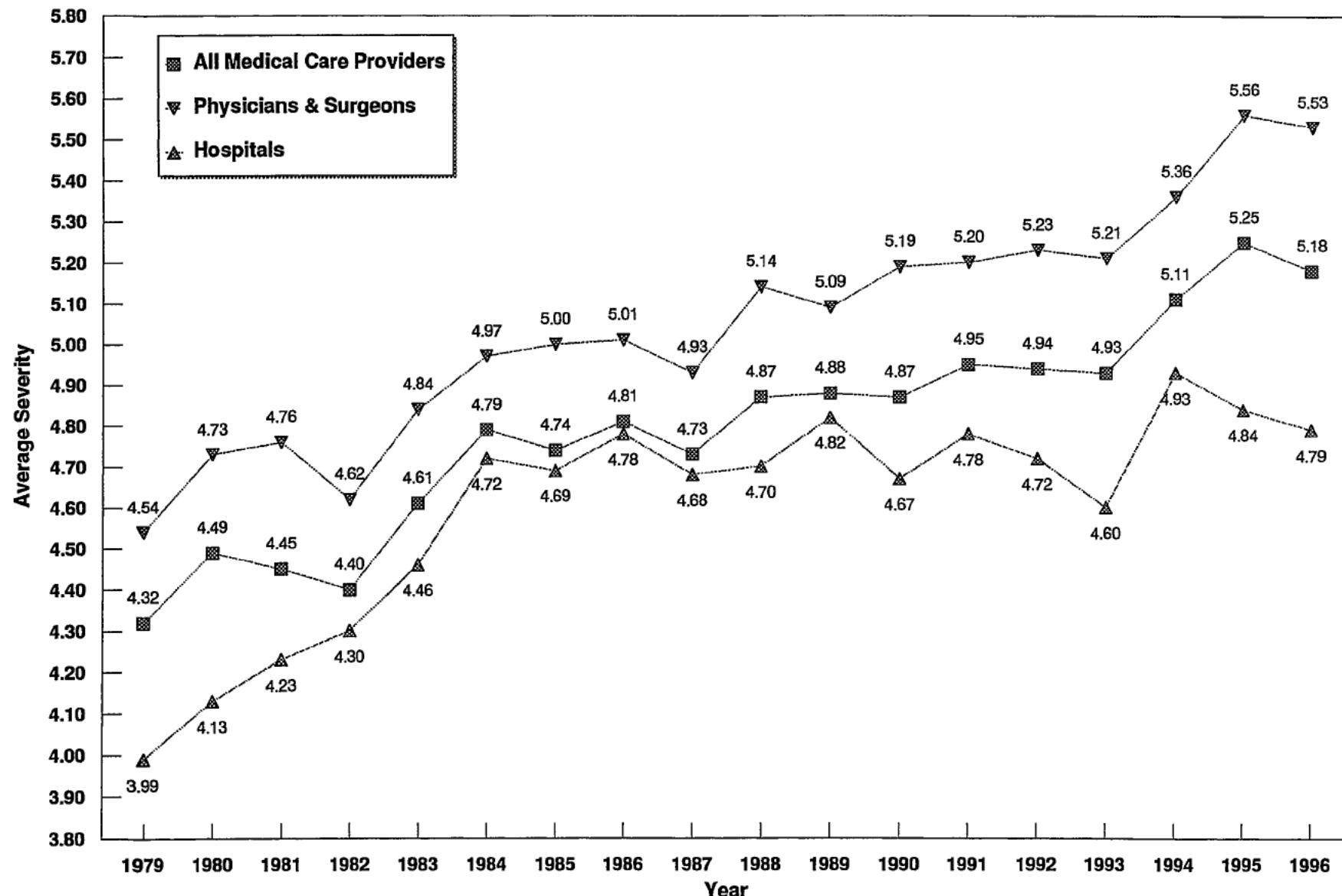
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Claim Count  
Reported to Insurer**



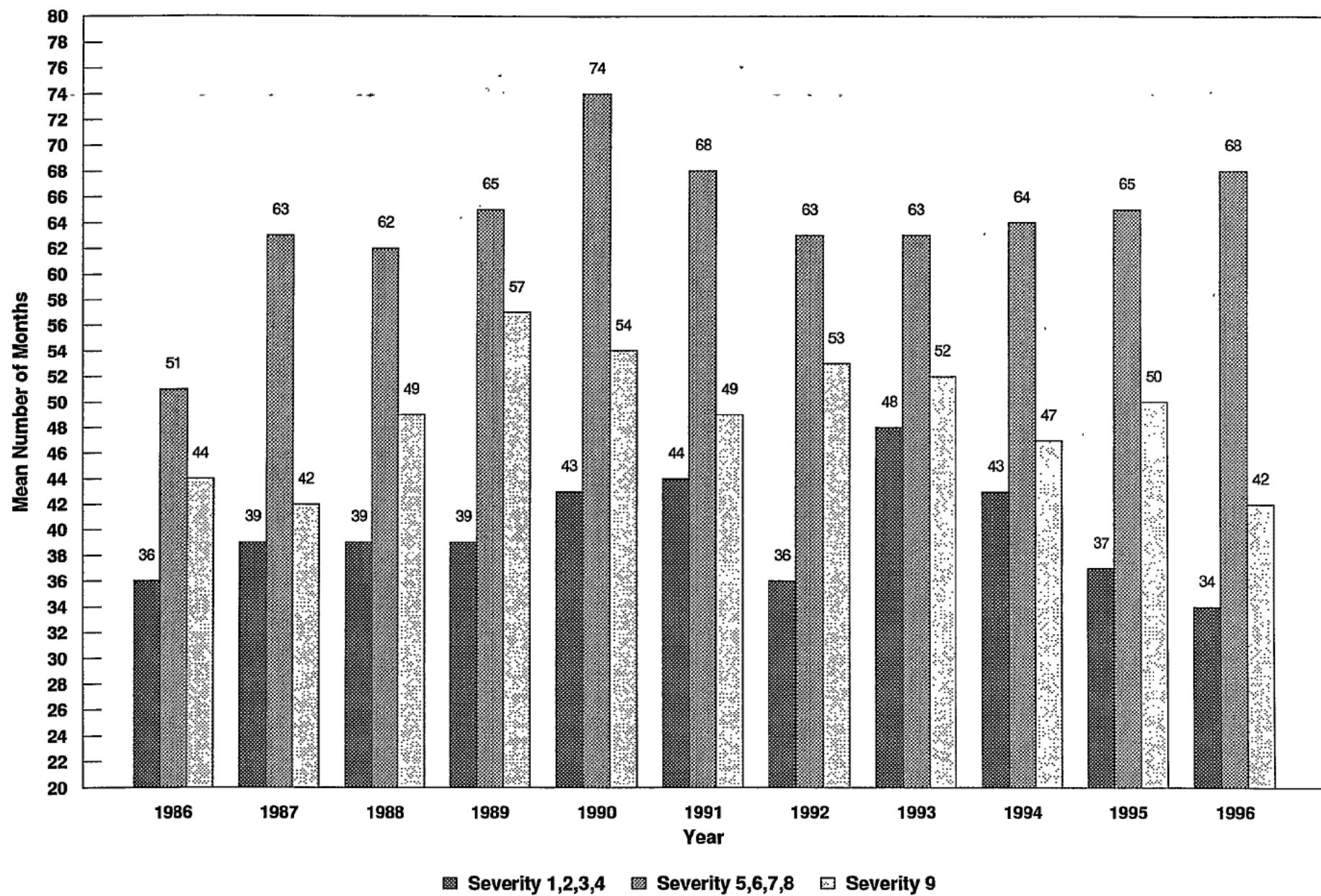
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

**Average Injury Severity of Claims  
Reported to Insurer**

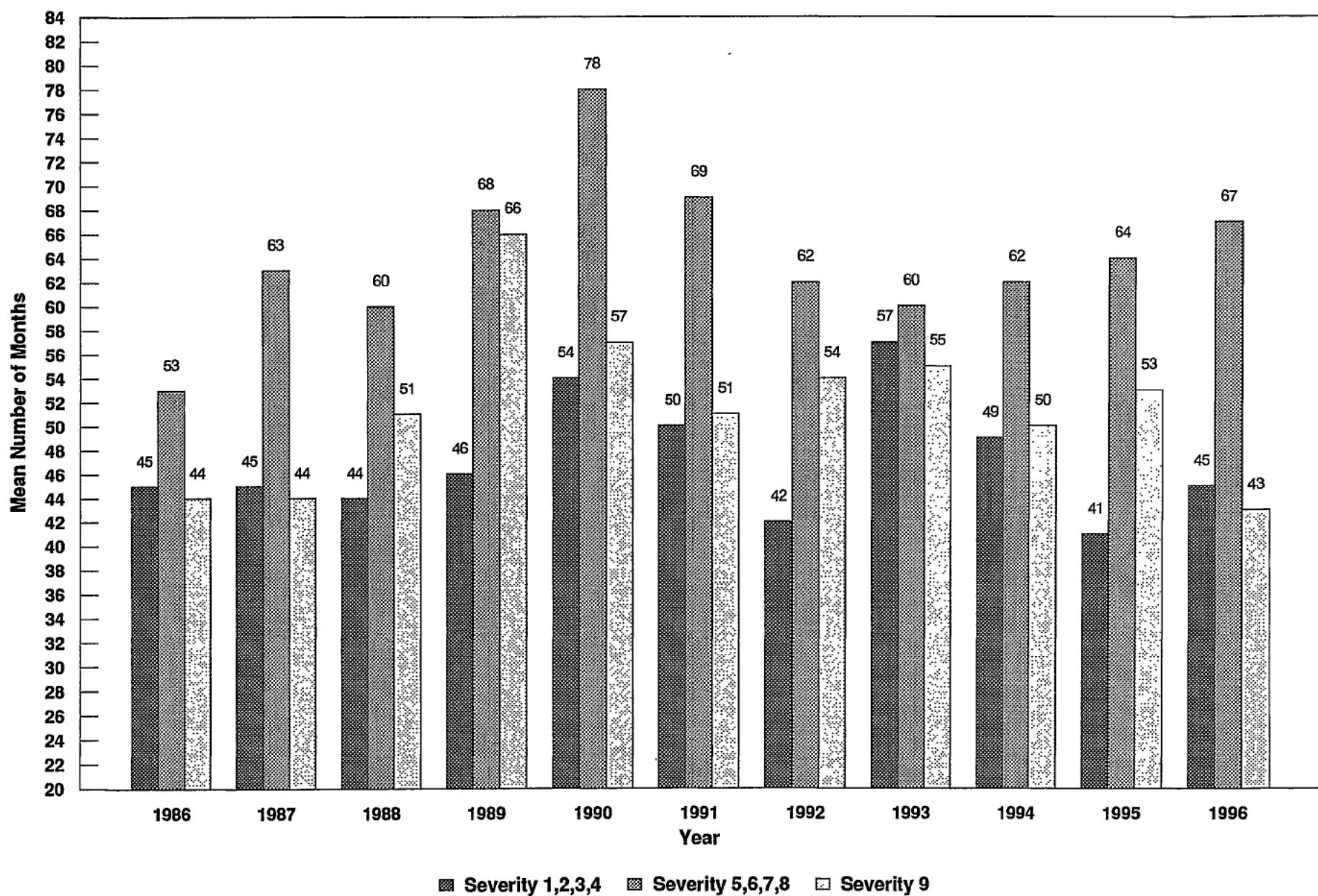


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

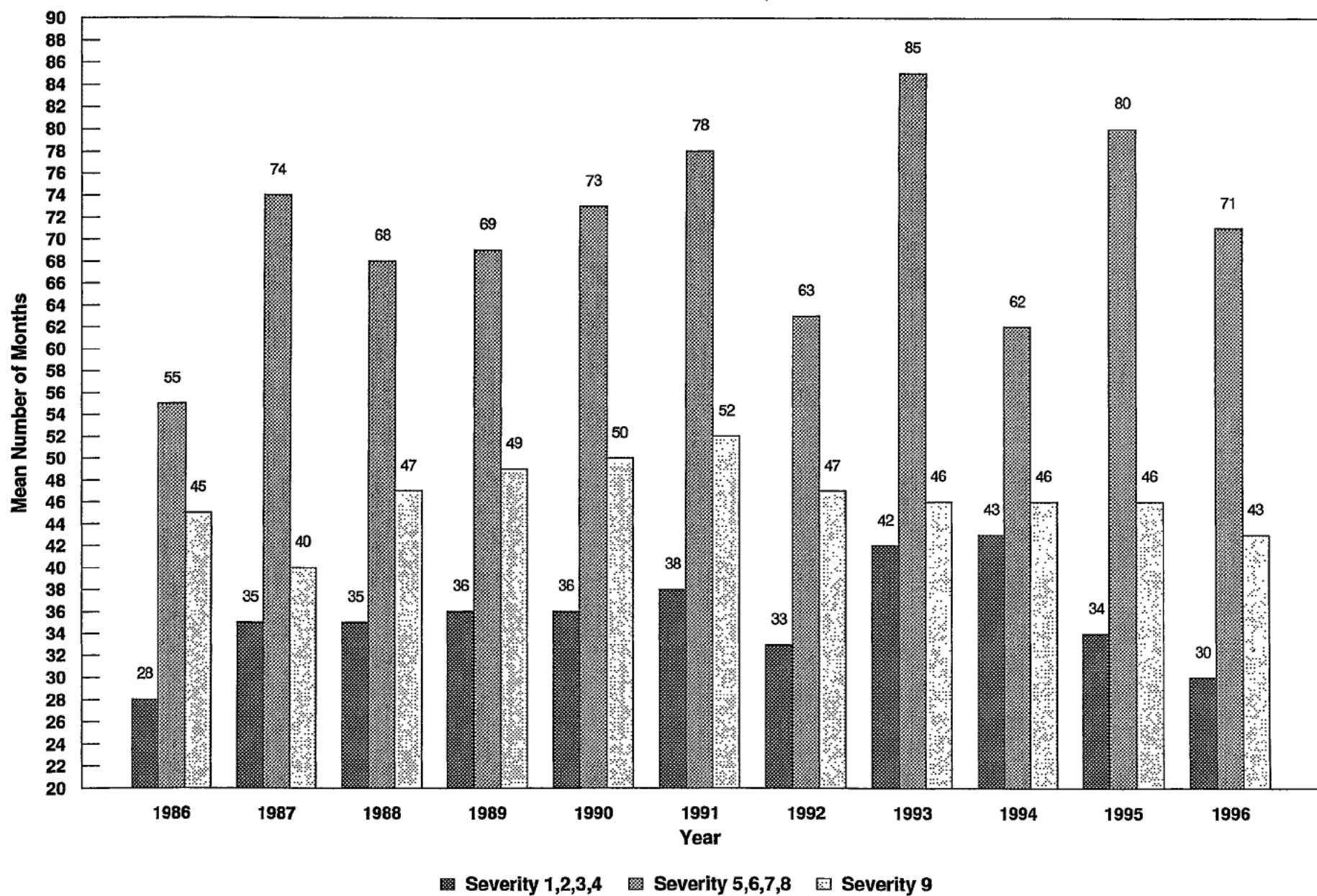
**Bodily Injury Severity of Closed Claims - All Medical Care Providers**  
**Mean Number of Months from Incident to Disposition**



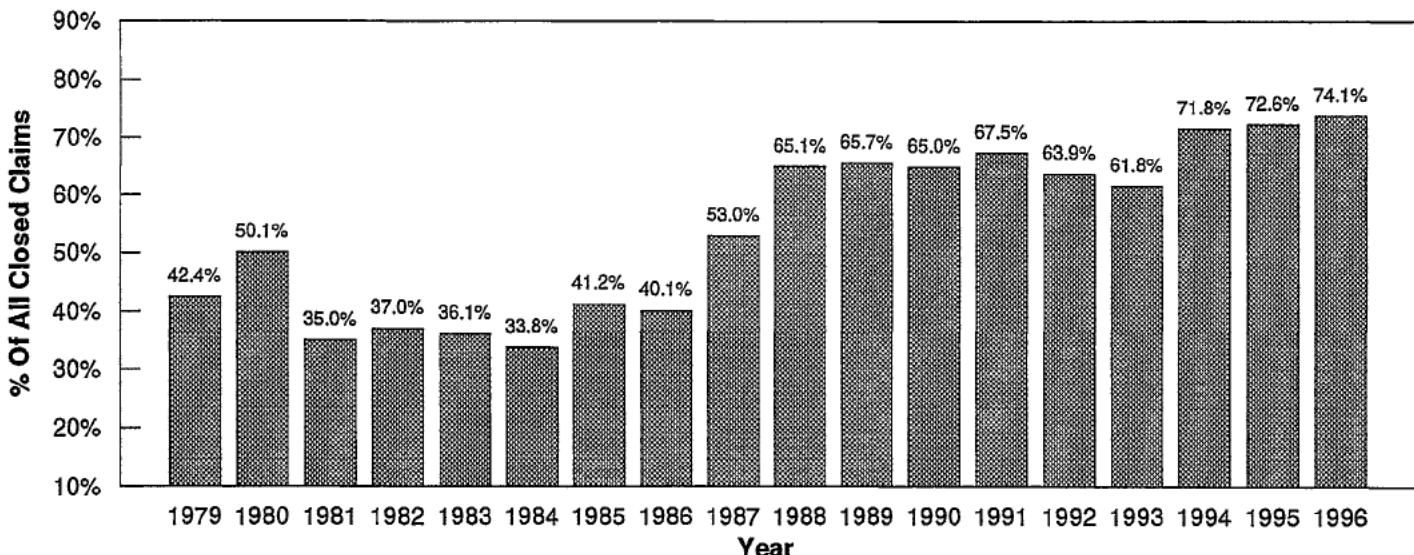
**Bodily Injury Severity of Closed Claims - Physicians & Surgeons**  
**Mean Number of Months from Incident to Disposition**



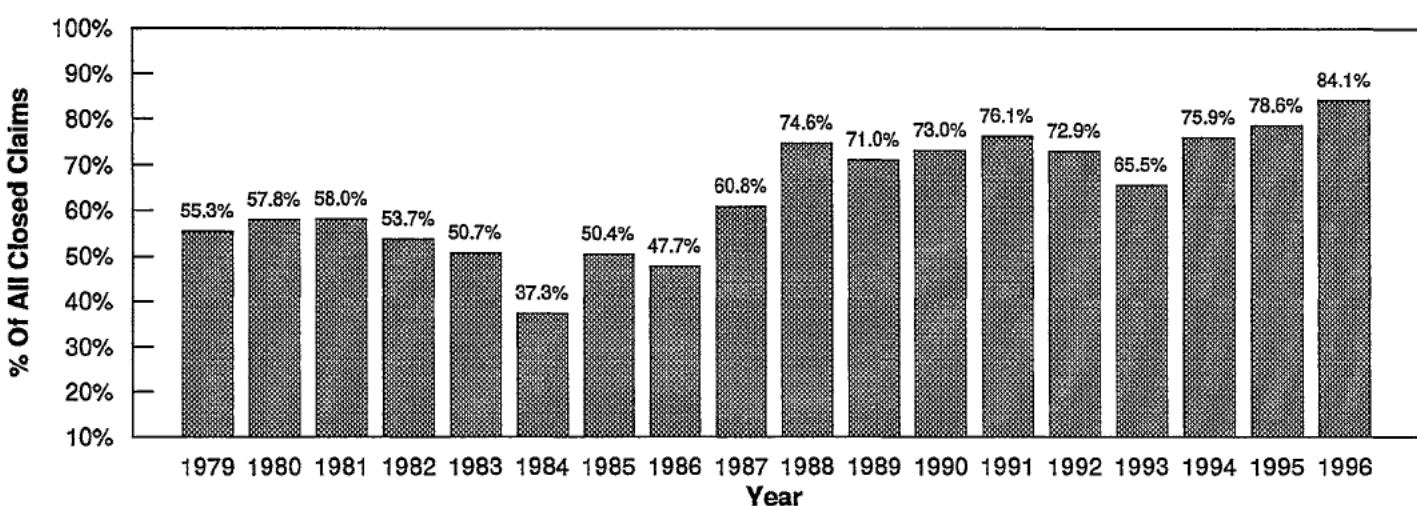
**Bodily Injury Severity of Closed Claims - Hospitals**  
**Mean Number of Months from Incident to Disposition**



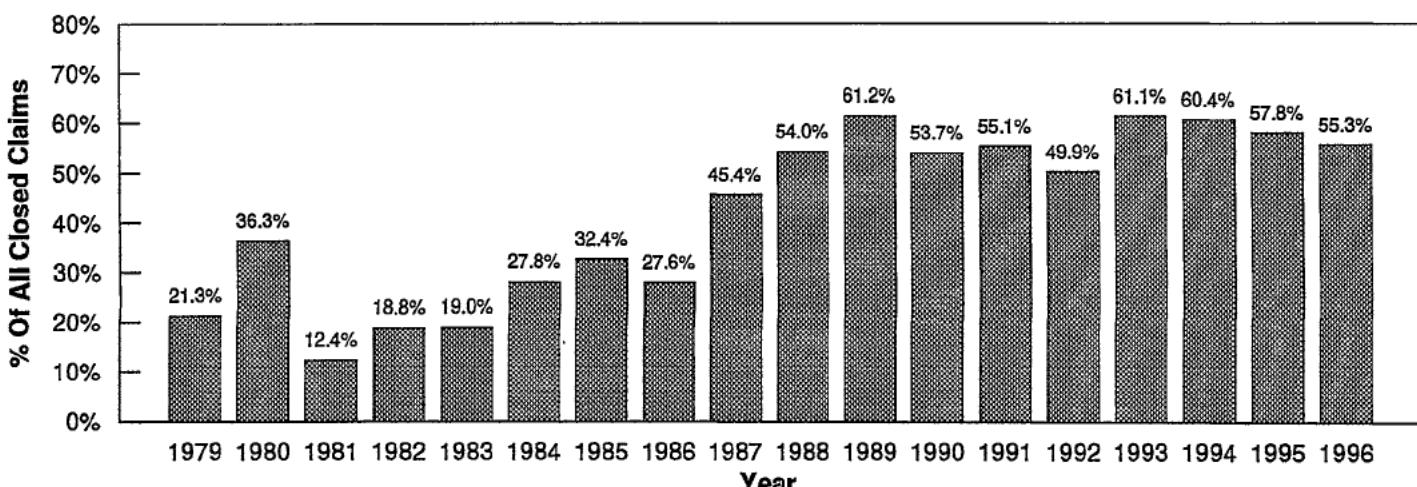
**Claims Closed After Initiating Court Proceedings**  
**All Medical Care Providers**



**Physicians & Surgeons**

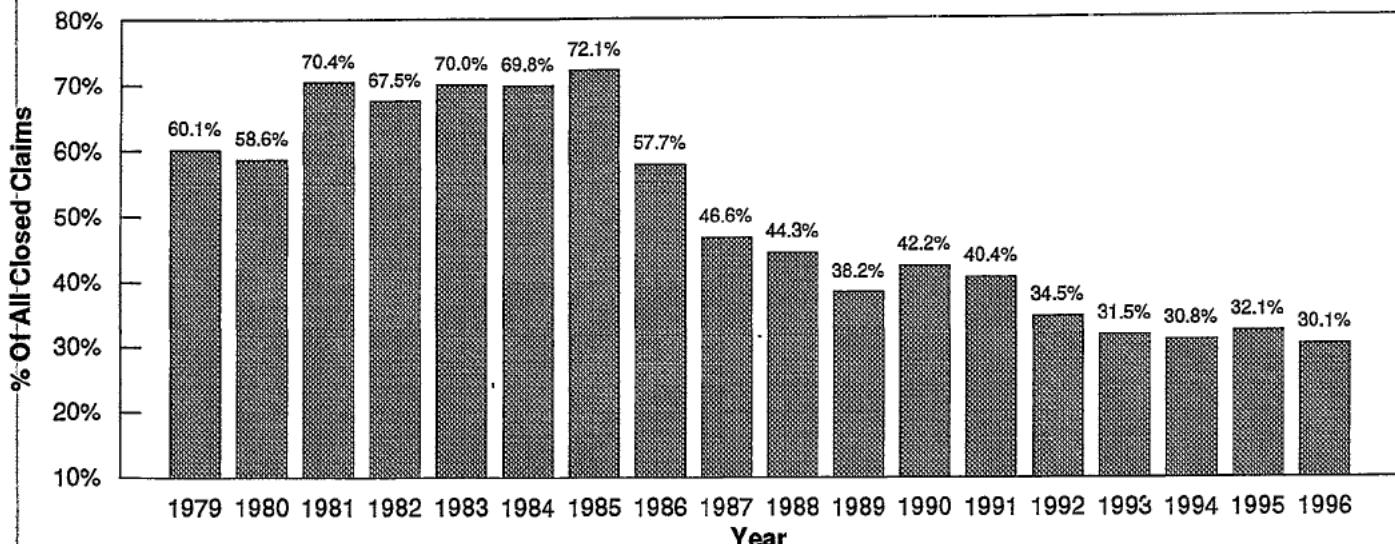


**Hospitals**

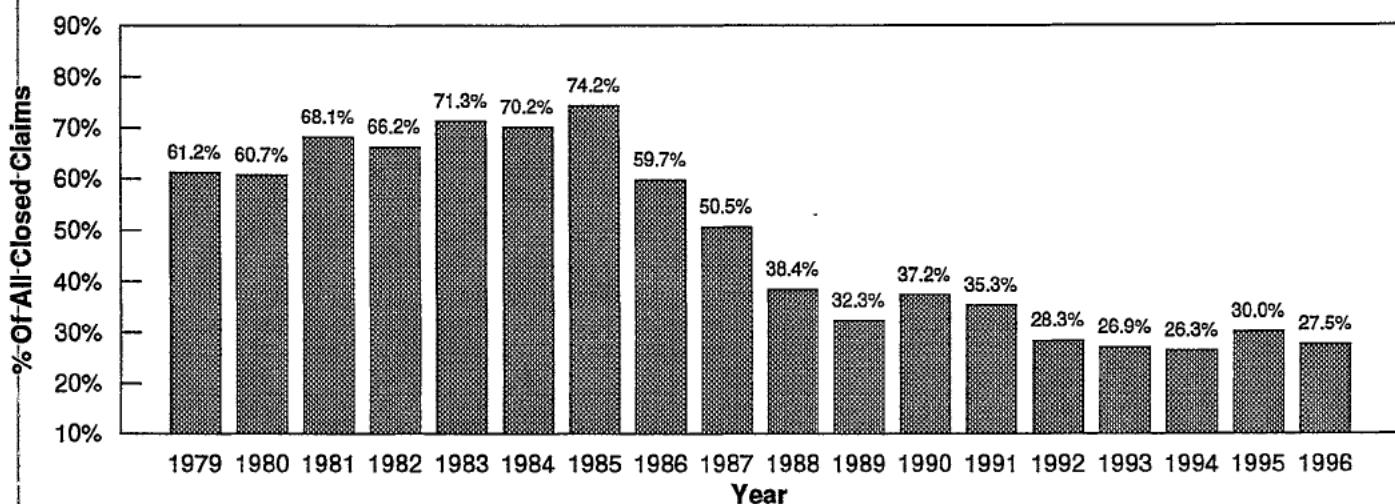


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

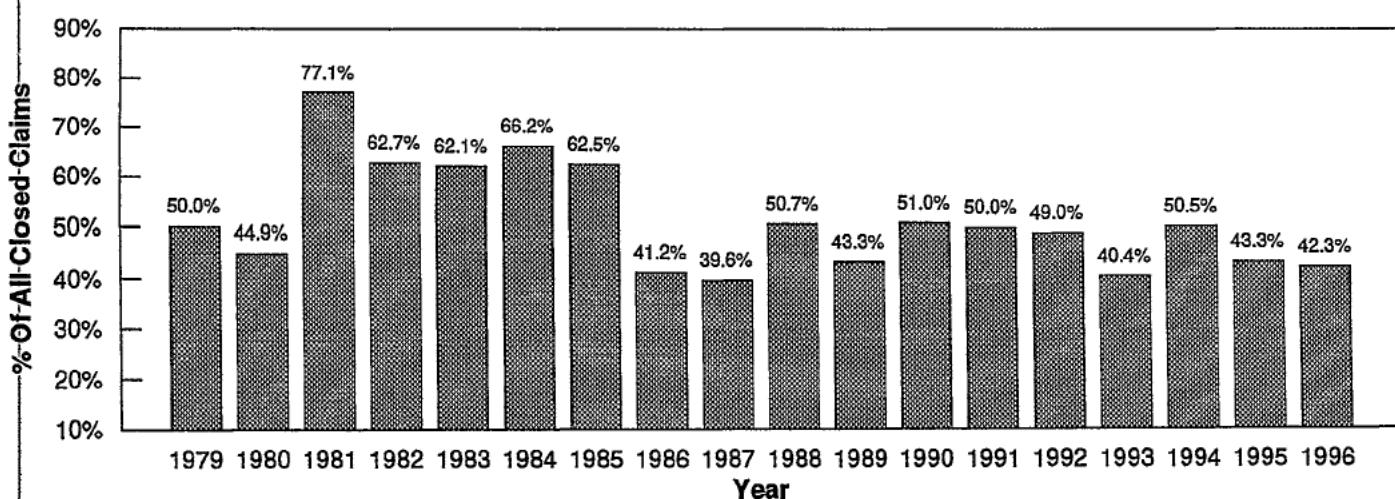
**In Favor of Plaintiff After Initiating Court Proceedings**  
**All Medical Care Providers**



**Physicians & Surgeons**



**Hospitals**



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

## Section II

### Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers, Physicians and Hospitals for the years 1994, 1995 and 1996. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes LAE)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, loss wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1996 FOR ALL MEDICAL CARE PROVIDERS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	<b>45</b>	<b>1,244</b>	<b>68.77%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,376</b>
<b>1-999</b>	<b>13</b>	<b>22</b>	<b>69.98%</b>	<b>10,848</b>	<b>0.01%</b>	<b>383</b>	<b>110</b>	<b>493</b>	<b>2,890</b>
<b>1,000-1,999</b>	<b>26</b>	<b>15</b>	<b>70.81%</b>	<b>20,376</b>	<b>0.03%</b>	<b>777</b>	<b>582</b>	<b>1,358</b>	<b>3,313</b>
<b>2,000-2,999</b>	<b>20</b>	<b>7</b>	<b>71.20%</b>	<b>17,484</b>	<b>0.05%</b>	<b>1,686</b>	<b>812</b>	<b>2,498</b>	<b>3,537</b>
<b>3,000-3,999</b>	<b>17</b>	<b>10</b>	<b>71.75%</b>	<b>31,427</b>	<b>0.08%</b>	<b>1,926</b>	<b>1,217</b>	<b>3,143</b>	<b>1,148</b>
<b>4,000-4,999</b>	<b>16</b>	<b>6</b>	<b>72.08%</b>	<b>25,303</b>	<b>0.11%</b>	<b>2,075</b>	<b>2,142</b>	<b>4,217</b>	<b>1,087</b>
<b>5,000-5,999</b>	<b>35</b>	<b>17</b>	<b>73.02%</b>	<b>85,500</b>	<b>0.19%</b>	<b>2,709</b>	<b>2,321</b>	<b>5,029</b>	<b>8,135</b>
<b>6,000-6,999</b>	<b>35</b>	<b>5</b>	<b>73.30%</b>	<b>30,920</b>	<b>0.23%</b>	<b>4,181</b>	<b>2,003</b>	<b>6,184</b>	<b>3,653</b>
<b>7,000-7,999</b>	<b>44</b>	<b>11</b>	<b>73.91%</b>	<b>82,334</b>	<b>0.31%</b>	<b>3,043</b>	<b>4,442</b>	<b>7,485</b>	<b>6,893</b>
<b>8,000-8,999</b>	<b>31</b>	<b>4</b>	<b>74.13%</b>	<b>33,192</b>	<b>0.34%</b>	<b>4,092</b>	<b>4,206</b>	<b>8,298</b>	<b>2,340</b>
<b>9,000-9,999</b>	<b>40</b>	<b>5</b>	<b>74.41%</b>	<b>45,750</b>	<b>0.39%</b>	<b>2,458</b>	<b>6,692</b>	<b>9,150</b>	<b>6,064</b>
<b>10,000-19,999</b>	<b>46</b>	<b>57</b>	<b>77.56%</b>	<b>764,953</b>	<b>1.17%</b>	<b>6,759</b>	<b>6,661</b>	<b>13,420</b>	<b>13,455</b>
<b>20,000-29,999</b>	<b>50</b>	<b>51</b>	<b>80.38%</b>	<b>1,164,692</b>	<b>2.35%</b>	<b>9,848</b>	<b>12,989</b>	<b>22,837</b>	<b>13,456</b>
<b>30,000-39,999</b>	<b>40</b>	<b>37</b>	<b>82.42%</b>	<b>1,245,524</b>	<b>3.61%</b>	<b>13,232</b>	<b>20,431</b>	<b>33,663</b>	<b>10,137</b>
<b>40,000-49,999</b>	<b>40</b>	<b>23</b>	<b>83.69%</b>	<b>989,842</b>	<b>4.62%</b>	<b>23,221</b>	<b>19,816</b>	<b>43,037</b>	<b>13,936</b>
<b>50,000-59,999</b>	<b>64</b>	<b>20</b>	<b>84.80%</b>	<b>1,005,000</b>	<b>5.64%</b>	<b>22,944</b>	<b>27,307</b>	<b>50,250</b>	<b>21,746</b>
<b>60,000-69,999</b>	<b>49</b>	<b>15</b>	<b>85.63%</b>	<b>910,450</b>	<b>6.56%</b>	<b>26,523</b>	<b>34,173</b>	<b>60,697</b>	<b>17,348</b>
<b>70,000-79,999</b>	<b>39</b>	<b>26</b>	<b>87.06%</b>	<b>1,924,436</b>	<b>8.51%</b>	<b>35,785</b>	<b>38,232</b>	<b>74,017</b>	<b>11,559</b>
<b>80,000-89,999</b>	<b>51</b>	<b>10</b>	<b>87.62%</b>	<b>842,499</b>	<b>9.37%</b>	<b>40,027</b>	<b>44,223</b>	<b>84,250</b>	<b>18,412</b>
<b>90,000-99,999</b>	<b>99</b>	<b>6</b>	<b>87.95%</b>	<b>564,036</b>	<b>9.94%</b>	<b>26,526</b>	<b>67,480</b>	<b>94,006</b>	<b>16,071</b>
<b>100,000-199,999</b>	<b>53</b>	<b>80</b>	<b>92.37%</b>	<b>11,017,933</b>	<b>21.12%</b>	<b>58,703</b>	<b>79,021</b>	<b>137,724</b>	<b>23,019</b>
<b>200,000-299,999</b>	<b>56</b>	<b>50</b>	<b>95.14%</b>	<b>11,301,500</b>	<b>32.59%</b>	<b>106,872</b>	<b>119,158</b>	<b>226,030</b>	<b>19,737</b>
<b>300,000-399,999</b>	<b>52</b>	<b>17</b>	<b>96.08%</b>	<b>5,558,500</b>	<b>38.23%</b>	<b>144,365</b>	<b>182,606</b>	<b>326,971</b>	<b>32,815</b>
<b>400,000-499,999</b>	<b>77</b>	<b>27</b>	<b>97.57%</b>	<b>12,069,866</b>	<b>50.48%</b>	<b>191,346</b>	<b>255,686</b>	<b>447,032</b>	<b>42,802</b>
<b>500,000-999,999</b>	<b>60</b>	<b>24</b>	<b>98.89%</b>	<b>16,420,698</b>	<b>67.14%</b>	<b>426,697</b>	<b>257,499</b>	<b>684,196</b>	<b>40,556</b>
<b>1,000,000-1,999,999</b>	<b>55</b>	<b>13</b>	<b>99.61%</b>	<b>14,265,087</b>	<b>81.62%</b>	<b>720,178</b>	<b>377,136</b>	<b>1,097,314</b>	<b>147,955</b>
<b>2,000,000-2,999,999</b>	<b>68</b>	<b>5</b>	<b>99.89%</b>	<b>10,666,667</b>	<b>92.44%</b>	<b>616,667</b>	<b>1,516,667</b>	<b>2,133,333</b>	<b>151,658</b>
<b>3,000,000-3,999,999</b>	<b>161</b>	<b>1</b>	<b>99.94%</b>	<b>3,200,000</b>	<b>95.69%</b>	<b>1,600,000</b>	<b>1,600,000</b>	<b>3,200,000</b>	<b>108,740</b>
<b>OVER 4,000,000</b>	<b>210</b>	<b>1</b>	<b>100.00%</b>	<b>4,250,000</b>	<b>100.00%</b>	<b>2,125,000</b>	<b>2,125,000</b>	<b>4,250,000</b>	<b>32,824</b>
<b>TOTAL</b>	<b>46</b>	<b>1,809</b>		<b>98,544,817</b>		<b>26,823</b>	<b>27,652</b>	<b>54,475</b>	<b>12,499</b>
<b>TOTAL (PAID ONLY)</b>	<b>48</b>	<b>565</b>		<b>98,544,817</b>		<b>85,880</b>	<b>88,536</b>	<b>174,416</b>	<b>21,578</b>

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1996 FOR PHYSICIANS AND SURGEONS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	<b>47</b>	<b>715</b>	<b>74.09%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,792</b>
1-999	11	6	74.72%	2,566	0.00%	228	200	428	4,677
1,000-1,999	42	1	74.82%	1,750	0.01%	1,750	0	1,750	11,761
2,000-2,999	11	1	74.92%	2,500	0.01%	2,500	0	2,500	50
5,000-5,999	51	4	75.34%	20,000	0.05%	1,750	3,250	5,000	21,666
7,000-7,999	60	6	75.96%	45,000	0.13%	3,167	4,333	7,500	5,971
8,000-8,999	7	1	76.06%	8,500	0.14%	3,500	5,000	8,500	0
10,000-19,999	48	17	77.82%	242,357	0.58%	6,673	7,583	14,256	10,830
20,000-29,999	70	21	80.00%	469,817	1.41%	9,960	12,413	22,372	18,012
30,000-39,999	47	12	81.24%	401,500	2.13%	11,021	22,438	33,458	16,110
40,000-49,999	56	6	81.87%	268,150	2.61%	19,058	25,634	44,692	20,822
50,000-59,999	59	8	82.69%	400,000	3.32%	29,625	20,375	50,000	17,655
60,000-69,999	35	6	83.32%	362,500	3.97%	33,750	26,667	60,417	10,460
70,000-79,999	45	15	84.87%	1,110,132	5.95%	40,052	33,957	74,009	15,306
80,000-89,999	53	6	85.49%	514,999	6.87%	37,084	48,750	85,833	15,279
90,000-99,999	108	5	86.01%	465,000	7.70%	21,928	71,072	93,000	18,758
100,000-199,999	54	42	90.36%	6,006,130	18.42%	63,290	79,713	143,003	27,780
200,000-299,999	63	30	93.47%	6,919,000	30.77%	112,443	118,191	230,633	19,106
300,000-399,999	58	10	94.51%	3,258,500	36.58%	128,250	197,600	325,850	40,647
400,000-499,999	82	21	96.68%	9,319,866	53.21%	216,302	227,501	443,803	36,277
500,000-999,999	53	21	98.86%	13,917,923	78.05%	381,636	281,123	662,758	33,658
1,000,000-1,999,999	33	10	99.90%	10,300,000	96.43%	657,600	372,400	1,030,000	45,029
2,000,000-2,999,999	33	1	100.00%	2,000,000	100.00%	0	2,000,000	2,000,000	14,168
<b>TOTAL</b>	<b>49</b>	<b>965</b>		<b>56,036,190</b>		<b>29,454</b>	<b>28,614</b>	<b>58,069</b>	<b>13,205</b>
<b>TOTAL (PAID ONLY)</b>	<b>56</b>	<b>250</b>		<b>56,036,190</b>		<b>113,694</b>	<b>110,451</b>	<b>224,145</b>	<b>22,966</b>

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1996 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	42	247	57.18%	0	0.00%	0	0	0	8,547
<b>1-999</b>	6	4	58.10%	1,813	0.01%	322	131	453	113
<b>1,000-1,999</b>	22	9	60.19%	10,998	0.04%	659	563	1,222	1,614
<b>2,000-2,999</b>	37	3	60.88%	7,500	0.06%	1,650	850	2,500	8,237
<b>3,000-3,999</b>	10	7	62.50%	22,427	0.13%	1,465	1,739	3,204	369
<b>4,000-4,999</b>	15	4	63.43%	16,053	0.18%	1,926	2,088	4,013	986
<b>5,000-5,999</b>	31	10	65.74%	50,500	0.33%	2,405	2,645	5,050	4,636
<b>6,000-6,999</b>	31	2	66.20%	12,250	0.37%	3,760	2,365	6,125	563
<b>7,000-7,999</b>	26	3	66.90%	22,334	0.43%	2,325	5,120	7,445	1,379
<b>8,000-8,999</b>	53	2	67.36%	16,692	0.48%	4,434	3,912	8,346	4,679
<b>9,000-9,999</b>	26	3	68.06%	27,000	0.56%	2,847	6,153	9,000	5,077
<b>10,000-19,999</b>	44	20	72.69%	253,750	1.33%	5,500	7,187	12,688	18,339
<b>20,000-29,999</b>	35	20	77.31%	466,375	2.73%	10,299	13,020	23,319	10,736
<b>30,000-39,999</b>	45	14	80.56%	462,386	4.12%	17,137	15,890	33,028	8,049
<b>40,000-49,999</b>	34	11	83.10%	462,943	5.51%	25,430	16,656	42,086	14,862
<b>50,000-59,999</b>	88	7	84.72%	350,000	6.56%	24,286	25,714	50,000	28,117
<b>60,000-69,999</b>	64	7	86.34%	427,950	7.84%	16,936	44,200	61,136	25,543
<b>70,000-79,999</b>	30	8	88.19%	594,304	9.63%	23,078	51,211	74,288	6,058
<b>80,000-89,999</b>	44	2	88.66%	160,000	10.11%	34,900	45,100	80,000	8,433
<b>90,000-99,999</b>	51	1	88.89%	99,036	10.41%	49,518	49,518	99,036	2,640
<b>100,000-199,999</b>	47	15	92.36%	2,113,000	16.75%	47,155	93,711	140,867	19,353
<b>200,000-299,999</b>	43	13	95.37%	2,857,500	25.33%	81,962	137,845	219,808	24,793
<b>300,000-399,999</b>	41	6	96.76%	1,975,000	31.27%	154,658	174,509	329,167	25,067
<b>400,000-499,999</b>	38	3	97.45%	1,315,000	35.22%	129,667	308,667	438,333	112,884
<b>500,000-999,999</b>	112	3	98.15%	2,502,775	42.73%	742,129	92,129	834,258	88,848
<b>1,000,000-1,999,999</b>	174	2	98.61%	2,950,000	51.59%	1,012,500	462,500	1,475,000	736,559
<b>2,000,000-2,999,999</b>	76	4	99.54%	8,666,667	77.62%	770,833	1,395,834	2,166,667	186,030
<b>3,000,000-3,999,999</b>	161	1	99.77%	3,200,000	87.24%	1,600,000	1,600,000	3,200,000	108,740
<b>OVER 4,000,000</b>	210	1	100.00%	4,250,000	100.00%	2,125,000	2,125,000	4,250,000	32,824
<b>TOTAL</b>	43	432		33,294,253		36,259	40,811	77,070	16,809
<b>TOTAL (PAID ONLY)</b>	44	185		33,294,253		84,669	95,300	179,969	27,841

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1995 FOR ALL MEDICAL CARE PROVIDERS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	<b>47</b>	<b>1,295</b>	<b>67.13%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17,337</b>
<b>1-999</b>	<b>9</b>	<b>29</b>	<b>68.64%</b>	<b>13,622</b>	<b>0.02%</b>	<b>328</b>	<b>141</b>	<b>470</b>	<b>1,149</b>
<b>1,000-1,999</b>	<b>30</b>	<b>24</b>	<b>69.88%</b>	<b>34,290</b>	<b>0.06%</b>	<b>847</b>	<b>582</b>	<b>1,429</b>	<b>4,671</b>
<b>2,000-2,999</b>	<b>27</b>	<b>13</b>	<b>70.55%</b>	<b>29,718</b>	<b>0.10%</b>	<b>795</b>	<b>1,491</b>	<b>2,286</b>	<b>2,700</b>
<b>3,000-3,999</b>	<b>29</b>	<b>16</b>	<b>71.38%</b>	<b>52,013</b>	<b>0.16%</b>	<b>1,165</b>	<b>2,086</b>	<b>3,251</b>	<b>3,149</b>
<b>4,000-4,999</b>	<b>43</b>	<b>9</b>	<b>71.85%</b>	<b>38,350</b>	<b>0.21%</b>	<b>1,866</b>	<b>2,395</b>	<b>4,261</b>	<b>7,990</b>
<b>5,000-5,999</b>	<b>27</b>	<b>19</b>	<b>72.84%</b>	<b>96,581</b>	<b>0.33%</b>	<b>1,373</b>	<b>3,710</b>	<b>5,083</b>	<b>3,709</b>
<b>6,000-6,999</b>	<b>53</b>	<b>7</b>	<b>73.20%</b>	<b>42,700</b>	<b>0.38%</b>	<b>3,820</b>	<b>2,280</b>	<b>6,100</b>	<b>8,781</b>
<b>7,000-7,999</b>	<b>30</b>	<b>14</b>	<b>73.92%</b>	<b>105,000</b>	<b>0.51%</b>	<b>3,682</b>	<b>3,818</b>	<b>7,500</b>	<b>4,301</b>
<b>8,000-8,999</b>	<b>41</b>	<b>2</b>	<b>74.03%</b>	<b>16,000</b>	<b>0.53%</b>	<b>2,180</b>	<b>5,820</b>	<b>8,000</b>	<b>8,727</b>
<b>9,000-9,999</b>	<b>39</b>	<b>6</b>	<b>74.34%</b>	<b>56,000</b>	<b>0.60%</b>	<b>1,517</b>	<b>7,817</b>	<b>9,333</b>	<b>4,333</b>
<b>10,000-19,999</b>	<b>44</b>	<b>63</b>	<b>77.60%</b>	<b>778,608</b>	<b>1.55%</b>	<b>5,685</b>	<b>6,674</b>	<b>12,359</b>	<b>8,495</b>
<b>20,000-29,999</b>	<b>57</b>	<b>48</b>	<b>80.09%</b>	<b>1,129,500</b>	<b>2.94%</b>	<b>11,923</b>	<b>11,608</b>	<b>23,531</b>	<b>15,457</b>
<b>30,000-39,999</b>	<b>46</b>	<b>30</b>	<b>81.65%</b>	<b>1,008,833</b>	<b>4.18%</b>	<b>16,547</b>	<b>17,081</b>	<b>33,628</b>	<b>16,236</b>
<b>40,000-49,999</b>	<b>48</b>	<b>22</b>	<b>82.79%</b>	<b>927,948</b>	<b>5.32%</b>	<b>17,288</b>	<b>24,891</b>	<b>42,179</b>	<b>16,624</b>
<b>50,000-59,999</b>	<b>52</b>	<b>28</b>	<b>84.24%</b>	<b>1,432,275</b>	<b>7.08%</b>	<b>21,231</b>	<b>29,921</b>	<b>51,153</b>	<b>16,898</b>
<b>60,000-69,999</b>	<b>54</b>	<b>13</b>	<b>84.91%</b>	<b>837,917</b>	<b>8.11%</b>	<b>24,603</b>	<b>39,852</b>	<b>64,455</b>	<b>24,913</b>
<b>70,000-79,999</b>	<b>62</b>	<b>24</b>	<b>86.16%</b>	<b>1,772,500</b>	<b>10.29%</b>	<b>31,779</b>	<b>42,075</b>	<b>73,854</b>	<b>27,842</b>
<b>80,000-89,999</b>	<b>60</b>	<b>15</b>	<b>86.94%</b>	<b>1,254,390</b>	<b>11.83%</b>	<b>24,920</b>	<b>58,706</b>	<b>83,626</b>	<b>18,074</b>
<b>90,000-99,999</b>	<b>43</b>	<b>14</b>	<b>87.66%</b>	<b>1,295,718</b>	<b>13.42%</b>	<b>42,301</b>	<b>50,250</b>	<b>92,551</b>	<b>16,120</b>
<b>100,000-199,999</b>	<b>56</b>	<b>89</b>	<b>92.28%</b>	<b>12,245,700</b>	<b>28.48%</b>	<b>63,312</b>	<b>74,280</b>	<b>137,592</b>	<b>28,807</b>
<b>200,000-299,999</b>	<b>59</b>	<b>69</b>	<b>95.85%</b>	<b>15,953,816</b>	<b>48.09%</b>	<b>104,328</b>	<b>126,886</b>	<b>231,215</b>	<b>29,959</b>
<b>300,000-399,999</b>	<b>69</b>	<b>26</b>	<b>97.20%</b>	<b>8,654,911</b>	<b>58.72%</b>	<b>140,482</b>	<b>192,399</b>	<b>332,881</b>	<b>48,251</b>
<b>400,000-499,999</b>	<b>47</b>	<b>18</b>	<b>98.13%</b>	<b>7,807,485</b>	<b>68.32%</b>	<b>141,812</b>	<b>291,937</b>	<b>433,749</b>	<b>25,290</b>
<b>500,000-999,999</b>	<b>58</b>	<b>31</b>	<b>99.74%</b>	<b>18,992,000</b>	<b>91.66%</b>	<b>281,910</b>	<b>330,735</b>	<b>612,645</b>	<b>33,985</b>
<b>1,000,000-1,999,999</b>	<b>102</b>	<b>5</b>	<b>100.00%</b>	<b>6,781,888</b>	<b>100.00%</b>	<b>701,178</b>	<b>655,200</b>	<b>1,356,378</b>	<b>55,221</b>
<b>TOTAL</b>	<b>48</b>	<b>1,929</b>		<b>81,357,763</b>		<b>18,625</b>	<b>23,551</b>	<b>42,176</b>	<b>18,016</b>
<b>TOTAL (PAID ONLY)</b>	<b>49</b>	<b>634</b>		<b>81,357,763</b>		<b>56,668</b>	<b>71,657</b>	<b>128,325</b>	<b>19,402</b>

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1995 FOR PHYSICIANS AND SURGEONS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	<b>49</b>	<b>750</b>	<b>71.63%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,034</b>
<b>1-999</b>	<b>9</b>	<b>8</b>	<b>72.40%</b>	<b>3,219</b>	<b>0.01%</b>	<b>402</b>	<b>0</b>	<b>402</b>	<b>2,079</b>
<b>1,000-1,999</b>	<b>27</b>	<b>7</b>	<b>73.07%</b>	<b>10,017</b>	<b>0.03%</b>	<b>1,148</b>	<b>283</b>	<b>1,431</b>	<b>7,066</b>
<b>2,000-2,999</b>	<b>44</b>	<b>2</b>	<b>73.26%</b>	<b>4,535</b>	<b>0.04%</b>	<b>1,268</b>	<b>1,000</b>	<b>2,268</b>	<b>782</b>
<b>3,000-3,999</b>	<b>59</b>	<b>3</b>	<b>73.54%</b>	<b>9,763</b>	<b>0.06%</b>	<b>1,667</b>	<b>1,588</b>	<b>3,254</b>	<b>8,904</b>
<b>4,000-4,999</b>	<b>30</b>	<b>3</b>	<b>73.83%</b>	<b>13,350</b>	<b>0.09%</b>	<b>2,617</b>	<b>1,833</b>	<b>4,450</b>	<b>1,337</b>
<b>5,000-5,999</b>	<b>16</b>	<b>3</b>	<b>74.12%</b>	<b>15,000</b>	<b>0.12%</b>	<b>333</b>	<b>4,667</b>	<b>5,000</b>	<b>0</b>
<b>6,000-6,999</b>	<b>35</b>	<b>2</b>	<b>74.31%</b>	<b>12,000</b>	<b>0.15%</b>	<b>5,000</b>	<b>1,000</b>	<b>6,000</b>	<b>12,063</b>
<b>7,000-7,999</b>	<b>37</b>	<b>3</b>	<b>74.59%</b>	<b>22,500</b>	<b>0.20%</b>	<b>3,817</b>	<b>3,683</b>	<b>7,500</b>	<b>5,245</b>
<b>10,000-19,999</b>	<b>57</b>	<b>23</b>	<b>76.79%</b>	<b>268,659</b>	<b>0.78%</b>	<b>5,378</b>	<b>6,303</b>	<b>11,681</b>	<b>9,832</b>
<b>20,000-29,999</b>	<b>63</b>	<b>23</b>	<b>78.99%</b>	<b>540,500</b>	<b>1.94%</b>	<b>16,272</b>	<b>7,228</b>	<b>23,500</b>	<b>14,205</b>
<b>30,000-39,999</b>	<b>42</b>	<b>14</b>	<b>80.32%</b>	<b>481,333</b>	<b>2.98%</b>	<b>20,152</b>	<b>14,229</b>	<b>34,381</b>	<b>14,038</b>
<b>40,000-49,999</b>	<b>55</b>	<b>8</b>	<b>81.09%</b>	<b>332,000</b>	<b>3.70%</b>	<b>21,353</b>	<b>20,147</b>	<b>41,500</b>	<b>14,401</b>
<b>50,000-59,999</b>	<b>55</b>	<b>8</b>	<b>81.85%</b>	<b>406,250</b>	<b>4.57%</b>	<b>26,980</b>	<b>23,801</b>	<b>50,781</b>	<b>11,353</b>
<b>60,000-69,999</b>	<b>46</b>	<b>10</b>	<b>82.81%</b>	<b>650,417</b>	<b>5.98%</b>	<b>21,004</b>	<b>44,038</b>	<b>65,042</b>	<b>23,989</b>
<b>70,000-79,999</b>	<b>62</b>	<b>16</b>	<b>84.34%</b>	<b>1,190,000</b>	<b>8.55%</b>	<b>32,313</b>	<b>42,063</b>	<b>74,375</b>	<b>32,374</b>
<b>80,000-89,999</b>	<b>77</b>	<b>9</b>	<b>85.20%</b>	<b>755,953</b>	<b>10.18%</b>	<b>28,822</b>	<b>55,173</b>	<b>83,995</b>	<b>20,866</b>
<b>90,000-99,999</b>	<b>44</b>	<b>6</b>	<b>85.77%</b>	<b>558,750</b>	<b>11.39%</b>	<b>37,250</b>	<b>55,875</b>	<b>93,125</b>	<b>17,645</b>
<b>100,000-199,999</b>	<b>54</b>	<b>56</b>	<b>91.12%</b>	<b>7,956,286</b>	<b>28.56%</b>	<b>69,897</b>	<b>72,179</b>	<b>142,077</b>	<b>21,276</b>
<b>200,000-299,999</b>	<b>57</b>	<b>48</b>	<b>95.70%</b>	<b>11,073,744</b>	<b>52.47%</b>	<b>103,939</b>	<b>126,764</b>	<b>230,703</b>	<b>24,014</b>
<b>300,000-399,999</b>	<b>69</b>	<b>11</b>	<b>96.75%</b>	<b>3,693,634</b>	<b>60.44%</b>	<b>164,590</b>	<b>171,195</b>	<b>335,785</b>	<b>32,883</b>
<b>400,000-499,999</b>	<b>48</b>	<b>12</b>	<b>97.90%</b>	<b>5,294,985</b>	<b>71.88%</b>	<b>184,588</b>	<b>256,661</b>	<b>441,249</b>	<b>27,495</b>
<b>500,000-999,999</b>	<b>58</b>	<b>22</b>	<b>100.00%</b>	<b>13,027,500</b>	<b>100.00%</b>	<b>251,146</b>	<b>341,013</b>	<b>592,159</b>	<b>29,078</b>
<b>TOTAL</b>	<b>50</b>	<b>1,047</b>		<b>46,320,395</b>		<b>19,943</b>	<b>24,298</b>	<b>44,241</b>	<b>22,059</b>
<b>TOTAL (PAID ONLY)</b>	<b>53</b>	<b>297</b>		<b>46,320,395</b>		<b>70,303</b>	<b>85,658</b>	<b>155,961</b>	<b>19,598</b>

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1995 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	44	267	57.17%	0	0.00%	0	0	0	14,510
1-999	11	10	59.31%	5,845	0.02%	275	309	585	0
1,000-1,999	12	11	61.67%	15,856	0.08%	539	903	1,441	480
2,000-2,999	25	8	63.38%	18,683	0.16%	600	1,736	2,335	4,191
3,000-3,999	23	8	65.10%	25,750	0.26%	1,131	2,088	3,219	2,900
4,000-4,999	49	4	65.95%	16,500	0.32%	1,225	2,900	4,125	16,975
5,000-5,999	36	8	67.67%	40,675	0.48%	2,005	3,080	5,084	5,097
6,000-6,999	115	2	68.09%	12,000	0.53%	2,520	3,480	6,000	17,283
7,000-7,999	32	8	69.81%	60,000	0.76%	4,075	3,425	7,500	5,225
8,000-8,999	56	1	70.02%	8,000	0.79%	3,360	4,640	8,000	13,964
9,000-9,999	39	6	71.31%	56,000	1.01%	1,517	7,817	9,333	4,333
10,000-19,999	37	22	76.02%	279,500	2.10%	5,353	7,351	12,705	10,471
20,000-29,999	48	10	78.16%	228,000	2.99%	6,130	16,670	22,800	28,015
30,000-39,999	46	6	79.44%	197,500	3.76%	11,825	21,092	32,917	24,820
40,000-49,999	43	9	81.37%	372,500	5.22%	16,214	25,174	41,389	21,907
50,000-59,999	47	13	84.15%	670,500	7.83%	14,753	36,824	51,577	22,826
60,000-69,999	76	2	84.58%	125,000	8.32%	43,650	18,850	62,500	34,688
70,000-79,999	68	5	85.65%	365,000	9.75%	31,040	41,960	73,000	23,062
80,000-89,999	33	5	86.72%	413,437	11.36%	18,480	64,207	82,687	12,825
90,000-99,999	42	6	88.01%	551,968	13.51%	48,786	43,209	91,995	16,476
100,000-199,999	51	16	91.43%	2,149,164	21.90%	57,593	76,729	134,323	62,648
200,000-299,999	74	15	94.65%	3,521,500	35.65%	90,617	144,150	234,767	50,465
300,000-399,999	79	10	96.79%	3,397,944	48.91%	142,704	197,090	339,794	66,686
400,000-499,999	48	2	97.22%	900,000	52.42%	26,310	423,691	450,000	22,620
500,000-999,999	58	8	98.93%	5,409,500	73.53%	357,375	318,813	676,188	44,734
1,000,000-1,999,999	102	5	100.00%	6,781,888	100.00%	701,178	655,200	1,356,378	55,221
<b>TOTAL</b>	45	467		25,622,710		24,484	30,382	54,867	18,780
<b>TOTAL (PAID ONLY)</b>	46	200		25,622,710		57,171	70,942	128,114	24,481

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1994 FOR ALL MEDICAL CARE PROVIDERS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	1,199	68.51%	0	0.00%	0	0	0	8,499
1-999	16	31	70.29%	12,817	0.02%	302	111	413	962
1,000-1,999	14	16	71.20%	23,179	0.05%	770	678	1,449	648
2,000-2,999	21	16	72.11%	36,607	0.10%	1,403	885	2,288	2,186
3,000-3,999	103	13	72.86%	42,963	0.16%	1,124	2,181	3,305	4,726
4,000-4,999	24	9	73.37%	38,794	0.21%	2,635	1,676	4,310	404
5,000-5,999	32	22	74.63%	111,863	0.37%	3,021	2,064	5,085	4,325
6,000-6,999	51	7	75.03%	42,777	0.43%	5,457	654	6,111	5,505
7,000-7,999	75	8	75.49%	59,000	0.51%	4,180	3,195	7,375	9,427
8,000-8,999	18	4	75.71%	34,250	0.56%	3,230	5,332	8,563	856
9,000-9,999	81	2	75.83%	18,500	0.58%	3,442	5,808	9,250	2,557
10,000-19,999	50	48	78.57%	664,382	1.50%	5,971	7,870	13,841	8,917
20,000-29,999	54	41	80.91%	928,739	2.79%	10,251	12,401	22,652	8,815
30,000-39,999	57	33	82.80%	1,116,127	4.33%	16,698	17,124	33,822	16,480
40,000-49,999	39	20	83.94%	837,266	5.49%	16,698	25,165	41,863	14,987
50,000-59,999	50	21	85.14%	1,074,349	6.97%	19,089	32,071	51,159	25,356
60,000-69,999	40	11	85.77%	711,000	7.96%	32,385	32,251	64,636	15,351
70,000-79,999	38	17	86.74%	1,265,000	9.71%	34,201	40,211	74,412	9,473
80,000-89,999	57	10	87.31%	834,448	10.86%	35,719	47,726	83,445	22,610
90,000-99,999	59	11	87.94%	1,013,732	12.26%	36,507	55,651	92,157	21,141
100,000-199,999	57	102	93.77%	13,678,674	31.19%	66,885	67,219	134,105	24,014
200,000-299,999	72	40	96.06%	9,620,206	44.49%	103,944	136,561	240,505	24,516
300,000-399,999	65	28	97.66%	9,694,361	57.91%	155,197	191,030	346,227	40,054
400,000-499,999	54	8	98.11%	3,508,729	62.76%	163,098	275,494	438,591	39,921
500,000-999,999	51	24	99.49%	14,322,217	82.57%	352,464	244,295	596,759	137,759
1,000,000-1,999,999	111	7	99.89%	8,140,000	93.83%	513,714	649,143	1,162,857	57,531
2,000,000-2,999,999	66	2	100.00%	4,458,400	100.00%	425,000	1,804,200	2,229,200	79,800
<b>TOTAL</b>	49	1,750		72,288,380		19,123	22,185	41,308	12,710
<b>TOTAL (PAID ONLY)</b>	51	551		72,288,380		60,735	70,460	131,195	21,872

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1994 FOR PHYSICIANS AND SURGEONS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
<b>NONE</b>	<b>51</b>	<b>719</b>	<b>73.82%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,059</b>
<b>1-999</b>	<b>7</b>	<b>7</b>	<b>74.54%</b>	<b>1,819</b>	<b>0.00%</b>	<b>260</b>	<b>0</b>	<b>260</b>	<b>0</b>
<b>1,000-1,999</b>	<b>13</b>	<b>2</b>	<b>74.74%</b>	<b>2,500</b>	<b>0.01%</b>	<b>775</b>	<b>475</b>	<b>1,250</b>	<b>0</b>
<b>2,000-2,999</b>	<b>18</b>	<b>5</b>	<b>75.26%</b>	<b>11,891</b>	<b>0.04%</b>	<b>1,878</b>	<b>500</b>	<b>2,378</b>	<b>4,913</b>
<b>3,000-3,999</b>	<b>39</b>	<b>2</b>	<b>75.46%</b>	<b>6,800</b>	<b>0.06%</b>	<b>1,450</b>	<b>1,950</b>	<b>3,400</b>	<b>2,102</b>
<b>4,000-4,999</b>	<b>19</b>	<b>3</b>	<b>75.77%</b>	<b>13,050</b>	<b>0.09%</b>	<b>2,150</b>	<b>2,200</b>	<b>4,350</b>	<b>265</b>
<b>5,000-5,999</b>	<b>33</b>	<b>5</b>	<b>76.28%</b>	<b>25,500</b>	<b>0.16%</b>	<b>3,600</b>	<b>1,500</b>	<b>5,100</b>	<b>4,078</b>
<b>6,000-6,999</b>	<b>25</b>	<b>3</b>	<b>76.59%</b>	<b>18,777</b>	<b>0.20%</b>	<b>6,259</b>	<b>0</b>	<b>6,259</b>	<b>4,990</b>
<b>7,000-7,999</b>	<b>99</b>	<b>1</b>	<b>76.69%</b>	<b>7,500</b>	<b>0.22%</b>	<b>7,500</b>	<b>0</b>	<b>7,500</b>	<b>7,450</b>
<b>8,000-8,999</b>	<b>20</b>	<b>3</b>	<b>77.00%</b>	<b>25,750</b>	<b>0.29%</b>	<b>3,667</b>	<b>4,917</b>	<b>8,583</b>	<b>1,068</b>
<b>9,000-9,999</b>	<b>150</b>	<b>1</b>	<b>77.10%</b>	<b>9,000</b>	<b>0.31%</b>	<b>4,500</b>	<b>4,500</b>	<b>9,000</b>	<b>4,364</b>
<b>10,000-19,999</b>	<b>77</b>	<b>18</b>	<b>78.95%</b>	<b>241,500</b>	<b>0.93%</b>	<b>7,650</b>	<b>5,766</b>	<b>13,417</b>	<b>14,570</b>
<b>20,000-29,999</b>	<b>71</b>	<b>17</b>	<b>80.70%</b>	<b>385,350</b>	<b>1.91%</b>	<b>10,165</b>	<b>12,502</b>	<b>22,668</b>	<b>7,578</b>
<b>30,000-39,999</b>	<b>65</b>	<b>14</b>	<b>82.14%</b>	<b>467,250</b>	<b>3.10%</b>	<b>15,786</b>	<b>17,589</b>	<b>33,375</b>	<b>17,240</b>
<b>40,000-49,999</b>	<b>45</b>	<b>11</b>	<b>83.26%</b>	<b>462,000</b>	<b>4.27%</b>	<b>14,059</b>	<b>27,941</b>	<b>42,000</b>	<b>20,412</b>
<b>50,000-59,999</b>	<b>52</b>	<b>10</b>	<b>84.29%</b>	<b>524,349</b>	<b>5.61%</b>	<b>17,826</b>	<b>34,609</b>	<b>52,435</b>	<b>24,296</b>
<b>60,000-69,999</b>	<b>39</b>	<b>5</b>	<b>84.80%</b>	<b>322,500</b>	<b>6.43%</b>	<b>27,434</b>	<b>37,066</b>	<b>64,500</b>	<b>5,859</b>
<b>70,000-79,999</b>	<b>47</b>	<b>9</b>	<b>85.73%</b>	<b>670,000</b>	<b>8.13%</b>	<b>32,658</b>	<b>41,786</b>	<b>74,444</b>	<b>11,157</b>
<b>80,000-89,999</b>	<b>64</b>	<b>4</b>	<b>86.14%</b>	<b>330,000</b>	<b>8.97%</b>	<b>45,625</b>	<b>36,875</b>	<b>82,500</b>	<b>40,169</b>
<b>90,000-99,999</b>	<b>65</b>	<b>7</b>	<b>86.86%</b>	<b>649,982</b>	<b>10.63%</b>	<b>44,914</b>	<b>47,940</b>	<b>92,855</b>	<b>15,806</b>
<b>100,000-199,999</b>	<b>53</b>	<b>60</b>	<b>93.02%</b>	<b>8,093,713</b>	<b>31.22%</b>	<b>69,551</b>	<b>65,344</b>	<b>134,895</b>	<b>21,818</b>
<b>200,000-299,999</b>	<b>70</b>	<b>26</b>	<b>95.69%</b>	<b>6,279,488</b>	<b>47.21%</b>	<b>107,376</b>	<b>134,143</b>	<b>241,519</b>	<b>27,906</b>
<b>300,000-399,999</b>	<b>60</b>	<b>18</b>	<b>97.54%</b>	<b>6,295,709</b>	<b>63.23%</b>	<b>167,084</b>	<b>182,677</b>	<b>349,762</b>	<b>15,941</b>
<b>400,000-499,999</b>	<b>56</b>	<b>6</b>	<b>98.15%</b>	<b>2,658,729</b>	<b>69.99%</b>	<b>185,963</b>	<b>257,158</b>	<b>443,122</b>	<b>36,435</b>
<b>500,000-999,999</b>	<b>49</b>	<b>15</b>	<b>99.69%</b>	<b>8,790,000</b>	<b>92.37%</b>	<b>390,591</b>	<b>195,409</b>	<b>586,000</b>	<b>44,026</b>
<b>1,000,000-1,999,999</b>	<b>109</b>	<b>3</b>	<b>100.00%</b>	<b>3,000,000</b>	<b>100.00%</b>	<b>533,333</b>	<b>466,667</b>	<b>1,000,000</b>	<b>12,009</b>
<b>TOTAL</b>	<b>52</b>	<b>974</b>		<b>39,293,157</b>		<b>20,966</b>	<b>19,376</b>	<b>40,342</b>	<b>11,633</b>
<b>TOTAL (PAID ONLY)</b>	<b>55</b>	<b>255</b>		<b>39,293,157</b>		<b>80,084</b>	<b>74,007</b>	<b>154,091</b>	<b>18,892</b>

**MISSOURI DEPARTMENT OF INSURANCE**  
**SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT**  
**CLOSED IN 1994 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	41	193	53.46%	0	0.00%	0	0	0	9,688
1-999	30	12	56.79%	5,804	0.03%	238	246	484	2,486
1,000-1,999	12	7	58.73%	10,105	0.07%	814	629	1,444	1,311
2,000-2,999	24	8	60.94%	18,160	0.16%	999	1,271	2,270	1,124
3,000-3,999	183	6	62.60%	19,663	0.25%	1,071	2,206	3,277	8,417
4,000-4,999	16	2	63.16%	8,600	0.29%	1,810	2,490	4,300	486
5,000-5,999	40	13	66.76%	65,500	0.59%	2,306	2,732	5,038	5,743
6,000-6,999	11	1	67.04%	6,000	0.62%	2,580	3,420	6,000	1,030
7,000-7,999	46	1	67.31%	7,000	0.65%	2,940	4,060	7,000	2,488
10,000-19,999	27	12	70.64%	161,721	1.39%	4,647	8,830	13,477	5,473
20,000-29,999	40	14	74.52%	326,389	2.90%	12,089	11,225	23,314	11,969
30,000-39,999	49	7	76.45%	244,415	4.02%	17,328	17,589	34,916	11,321
40,000-49,999	33	9	78.95%	375,266	5.75%	19,924	21,772	41,696	8,357
50,000-59,999	54	7	80.89%	350,000	7.37%	25,643	24,357	50,000	31,951
60,000-69,999	41	6	82.55%	388,500	9.16%	36,512	28,238	64,750	23,261
70,000-79,999	28	4	83.66%	295,000	10.52%	17,675	56,075	73,750	8,936
80,000-89,999	38	4	84.76%	336,115	12.07%	17,180	66,849	84,029	10,778
90,000-99,999	60	3	85.60%	273,750	13.33%	25,725	65,525	91,250	40,541
100,000-199,999	60	26	92.80%	3,535,217	29.62%	64,891	71,079	135,970	30,438
200,000-299,999	46	8	95.01%	1,920,683	38.47%	110,242	129,844	240,085	13,793
300,000-399,999	83	6	96.68%	1,960,000	47.51%	165,500	161,167	326,667	121,430
400,000-499,999	49	2	97.23%	850,000	51.42%	94,500	330,500	425,000	50,379
500,000-999,999	48	6	98.89%	3,932,217	69.54%	319,212	336,158	655,370	58,167
1,000,000-1,999,999	122	2	99.45%	2,150,000	79.45%	741,500	333,500	1,075,000	95,185
2,000,000-2,999,999	66	2	100.00%	4,458,400	100.00%	425,000	1,804,200	2,229,200	79,800
<b>TOTAL</b>	44	361		<b>21,698,505</b>		<b>25,491</b>	<b>34,616</b>	<b>60,107</b>	<b>15,038</b>
<b>TOTAL (PAID ONLY)</b>	48	168		<b>21,698,505</b>		<b>54,775</b>	<b>74,382</b>	<b>129,158</b>	<b>21,185</b>

## **Section III**

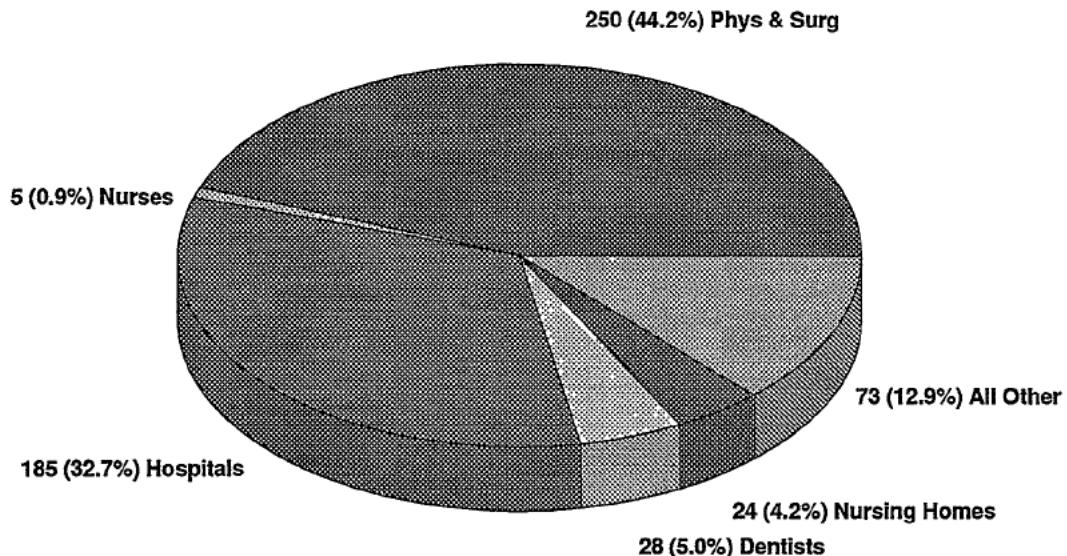
### **Claim Severity by Injury Severity**

### **And Lapsed Time to Disposition**

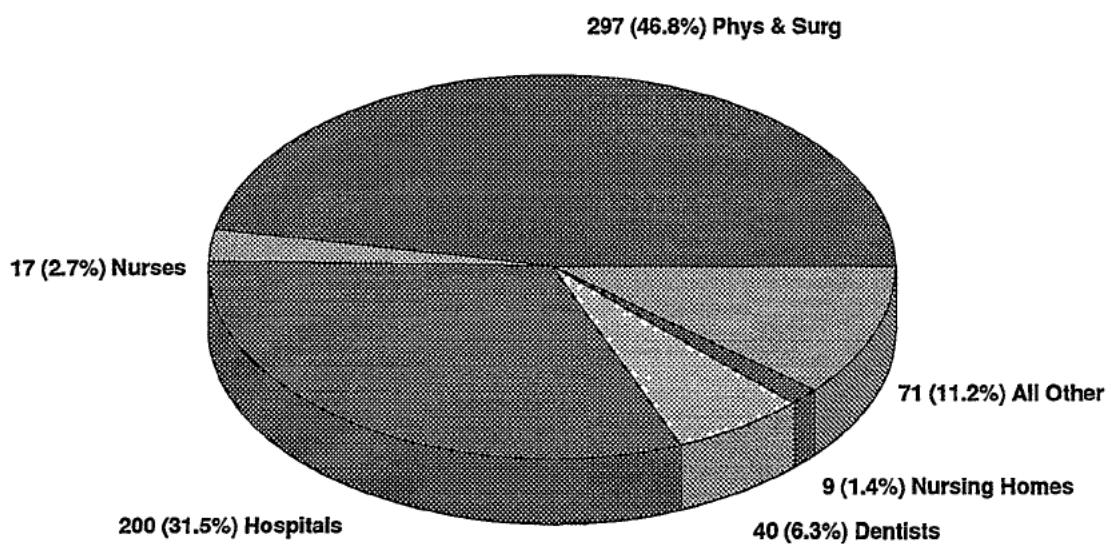
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

**Percentage of Paid Claims by Profession**  
1996



**Percentage of Paid Claims by Profession**  
1995



**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 1,2,3,4**

Profession Type	1996		1996-95		1995		1995-94		1994		1994-93	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	29	39,066	11.54	105.93	26	18,970	(18.75)	(59.69)	32	47,055	113.33	(60.51)
PHYS & SURG	69	71,215	(28.13)	(11.02)	96	80,038	15.66	26.06	83	63,490	3.75	(12.59)
HOSPITALS	97	55,393	(19.17)	8.42	120	51,093	37.93	10.67	87	46,165	(13.00)	(11.70)
NURSES	2	3,080	(50.00)	(97.06)	4	104,875	33.33	2,069.83	3	4,833	(66.67)	(65.20)
NURSING HOMES	17	45,725	183.33	(14.40)	6	53,417	50.00	155.80	4	20,883	(50.00)	(47.21)
DENTISTS	20	15,000	(31.03)	(21.63)	29	19,140	(25.64)	(44.14)	39	34,262	14.71	30.97
PHARMACIES	7	5,248	75.00	(35.02)	4	8,077	100.00	(45.24)	2	14,750	(75.00)	(60.71)
CHIROPRACTORS	3	7,820	(40.00)	(80.25)	5	39,600	(16.67)	406.34	6	7,821	500.00	212.83
PODIATRIST/CHIROPDIST	3	27,750	200.00	270.00	1	7,500	0.00	(55.88)	1	17,000	0.00	0.00
<b>TOTAL</b>	<b>247</b>	<b>51,202</b>	<b>(15.12)</b>	<b>(5.94)</b>	<b>291</b>	<b>54,436</b>	<b>13.23</b>	<b>13.56</b>	<b>257</b>	<b>47,936</b>	<b>0.78</b>	<b>(15.47)</b>

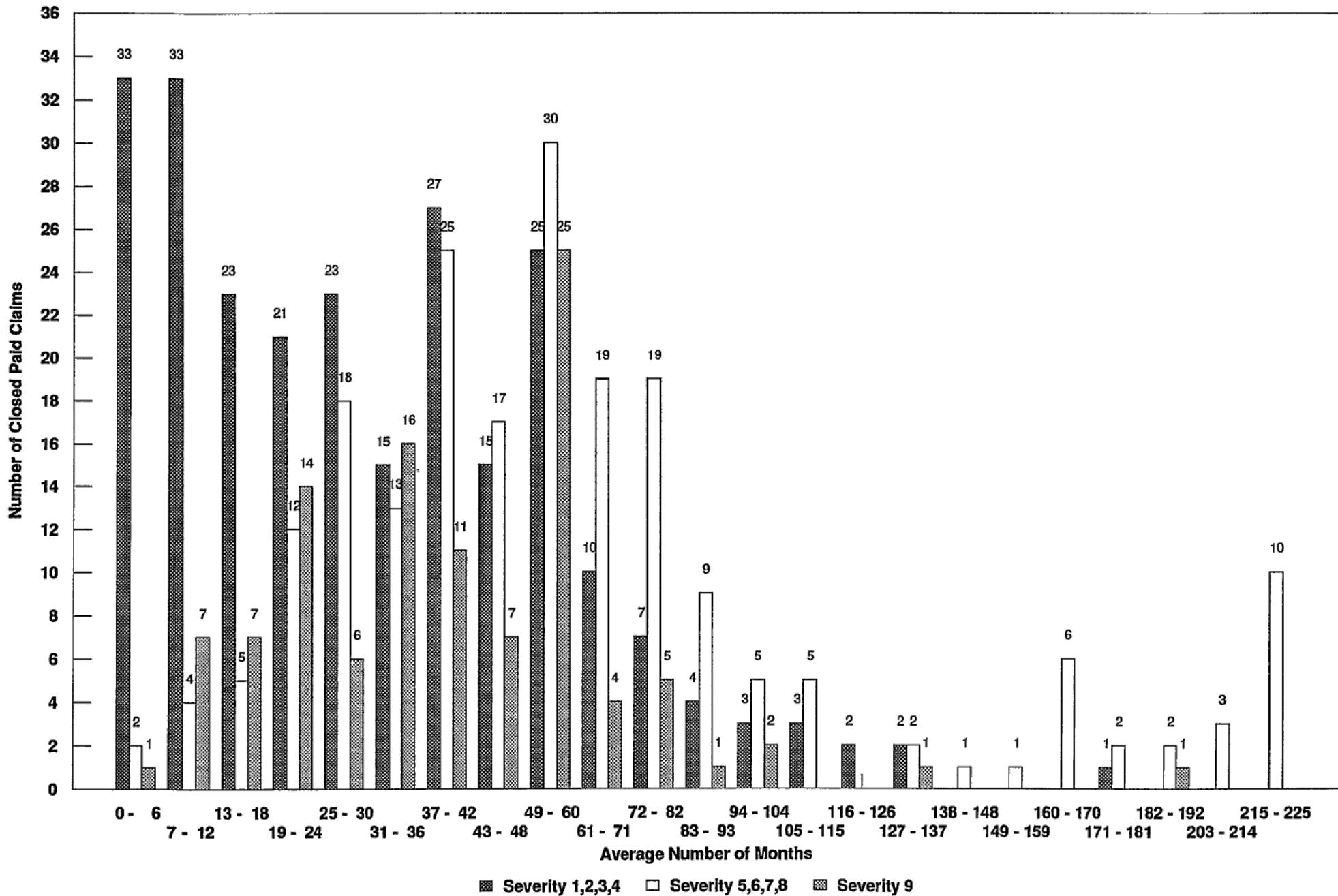
**Severity 5,6,7,8**

Profession Type	1996		1996-95		1995		1995-94		1994		1994-93	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	19	224,860	0.00	110.12	19	107,015	35.71	(66.93)	14	323,571	(30.00)	74.15
PHYS & SURG	131	302,225	11.02	49.18	118	202,598	(3.28)	4.25	122	194,332	7.97	(12.70)
HOSPITALS	50	470,838	21.95	41.57	41	332,595	0.00	5.34	41	315,747	32.26	(46.17)
NURSES	1	35,000	(87.50)	(72.82)	8	128,759	33.33	(40.70)	6	217,126	200.00	313.57
NURSING HOMES	0	0	0.00	0.00	2	242,500	0.00	0.00	0	0	0.00	0.00
DENTISTS	7	40,429	(22.22)	(49.67)	9	80,333	28.57	73.37	7	46,337	(63.16)	48.33
OPTOMETRIST	1	15,000	0.00	(62.92)	1	40,448	(50.00)	(76.38)	2	171,250	100.00	(14.38)
CHIROPRACTORS	1	200,000	0.00	0.00	0	0	0.00	0.00	1	225,000	0.00	0.00
PODIATRIST/CHIROPDIST	0	0	0.00	0.00	2	87,500	100.00	1,066.67	1	7,500	(50.00)	(31.58)
<b>TOTAL</b>	<b>210</b>	<b>323,518</b>	<b>5.00</b>	<b>53.95</b>	<b>200</b>	<b>210,149</b>	<b>3.09</b>	<b>(6.03)</b>	<b>194</b>	<b>223,640</b>	<b>1.57</b>	<b>(11.19)</b>

**Severity 9**

Profession Type	1996		1996-95		1995		1995-94		1994		1994-93	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	10	150,000	(23.08)	27.72	13	117,444	116.67	(6.24)	6	125,255	(33.33)	43.36
PHYS & SURG	50	230,617	(39.76)	29.94	83	177,473	66.00	(13.97)	50	206,300	(23.08)	15.79
HOSPITALS	38	115,242	(2.56)	(23.24)	39	150,132	(2.50)	26.79	40	118,413	21.21	(21.49)
NURSES	2	28,409	(60.00)	(72.94)	5	105,000	0.00	0.00	0	0	0.00	0.00
NURSING HOMES	7	68,554	600.00	(77.15)	1	300,000	(66.67)	135.29	3	127,500	0.00	(46.99)
DENTISTS	1	12,500	(50.00)	(95.45)	2	275,000	0.00	0.00	0	0	0.00	0.00
CHIROPRACTORS	0	0	0.00	0.00	0	0	0.00	0.00	1	397,124	0.00	0.00
<b>TOTAL</b>	<b>108</b>	<b>166,289</b>	<b>(24.48)</b>	<b>1.24</b>	<b>143</b>	<b>164,246</b>	<b>43.00</b>	<b>(0.95)</b>	<b>100</b>	<b>165,827</b>	<b>(11.50)</b>	<b>1.02</b>

**Lapsed Months From Incident to Disposition**  
**1996 Closed Paid Claims - All Medical Care Providers**



**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 1,2,3,4**

Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95		1995		1995-94		1994		1994-93	
		Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	
0- 6	33	6,769	(2.94)	284.68	34	1,760	25.93	(75.09)	27	7,065	12.50	60.74	
7-12	33	11,205	17.86	(31.74)	28	16,415	(9.68)	119.21	31	7,488	63.16	(58.09)	
13-18	23	38,396	(30.30)	126.13	33	16,980	94.12	(17.87)	17	20,674	0.00	(28.10)	
19-24	21	48,648	(19.23)	86.44	26	26,094	(13.33)	3.42	30	25,232	42.86	(38.63)	
25-30	23	44,137	(17.86)	(8.28)	28	48,120	16.67	85.58	24	25,930	(7.69)	(60.06)	
31-36	15	67,318	(21.05)	(30.60)	19	97,005	5.56	43.12	18	67,780	(10.00)	67.36	
37-42	27	65,111	(6.90)	(21.61)	29	83,060	52.63	100.19	19	41,489	26.67	(27.95)	
43-48	15	194,717	(11.76)	258.92	17	54,250	(19.05)	(34.89)	21	83,317	10.53	(50.85)	
49- 60	25	46,971	(13.79)	(36.16)	29	73,574	45.00	(29.72)	20	104,694	(33.33)	41.28	
61- 71	10	78,732	(44.44)	(22.54)	18	101,639	20.00	(19.79)	15	126,715	15.38	127.68	
72- 82	7	39,115	(41.67)	(79.40)	12	189,875	33.33	733.60	9	22,778	(50.00)	(62.03)	
83- 93	4	115,625	(20.00)	97.31	5	58,600	(28.57)	64.26	7	35,676	(22.22)	(48.25)	
94-104	3	36,667	0.00	(38.89)	3	60,000	0.00	(73.10)	3	223,080	200.00	2,874.40	
105-115	3	16,667	50.00	(62.96)	2	45,000	0.00	291.30	2	11,500	(50.00)	(88.92)	
116-126	2	277,138	100.00	58.36	1	175,000	(66.67)	733.33	3	21,000			
127-137	2	16,250	0.00	(80.88)	2	85,000	100.00	286.36	1	22,000	(50.00)	(51.65)	
149-159					3	128,333	50.00	1,953.30	2	6,250			
160-170									1	17,500	0.00	(97.67)	
171-181	1	584							3	13,500	(25.00)	(34.94)	
TOTAL	247	51,202	(15.12)	(5.94)	291	54,436	13.23	13.56	257	47,936	0.78	(15.47)	

**Severity 5,6,7,8**

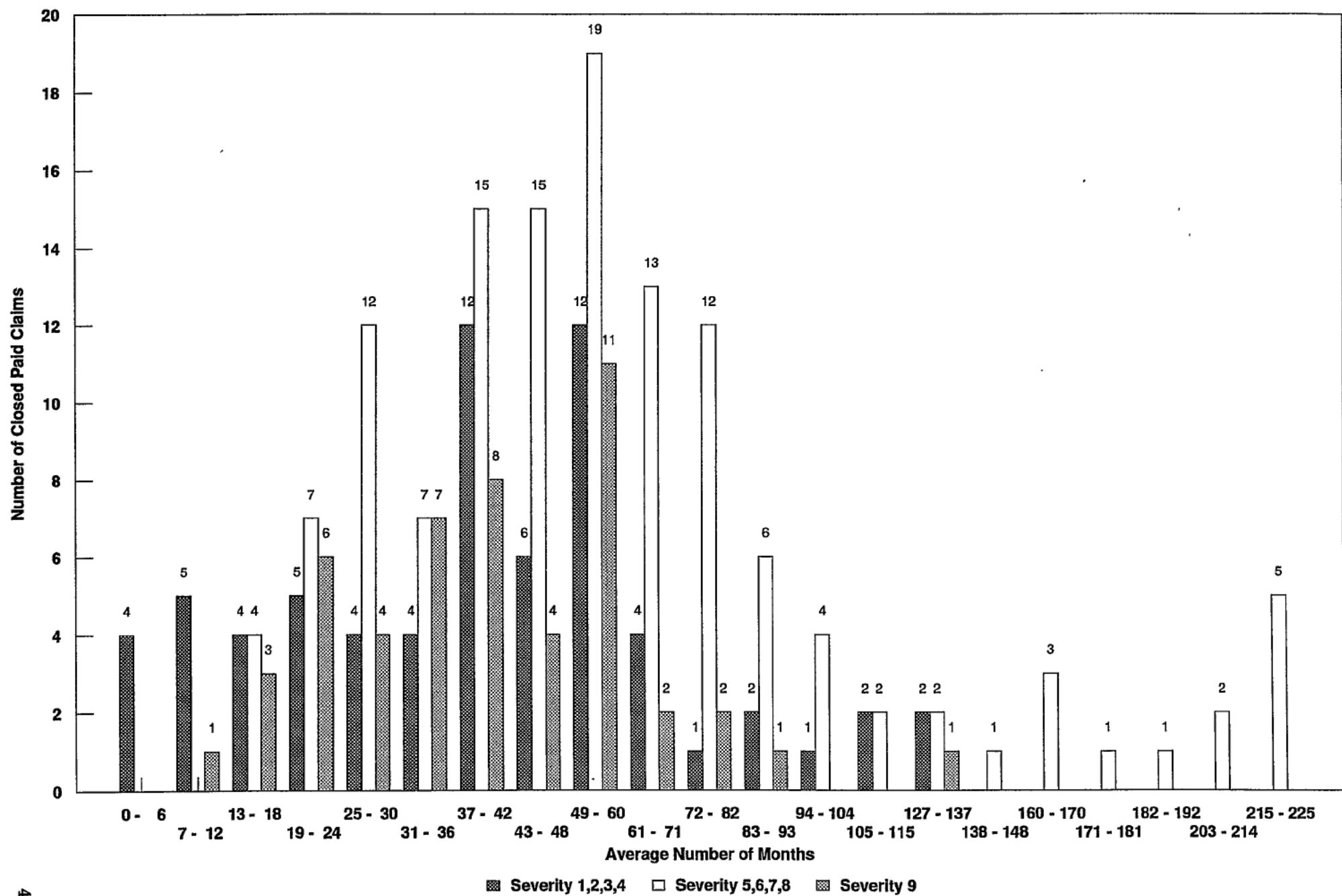
Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95		1995		1995-94		1994		1994-93			
		Average Indemnity Per Claim	Percent Change of Claims Paid	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Claims Paid	Ave Indemnity
0- 6	2	38,027	0.00	986.47	2	3,500	0.00	(91.17)	2	39,625					
7-12	4	44,500	33.33	1,422.60	3	2,923	0.00	(91.84)	3	35,833	(40.00)	-3.84			
13-18	5	227,000	66.67	5.17	3	215,833	(25.00)	87.89	4	114,875	33.33	173.99			
19-24	12	321,292	100.00	69.31	6	40,500	(33.33)	(81.92)	9	223,966	(35.71)	39.29			
25-30	18	378,955	20.00	97.62	15	191,760	36.36	(11.19)	11	215,930	10.00	36.49			
31-36	13	411,917	8.33	142.52	12	169,847	50.00	61.64	8	105,077	(38.46)	5.93			
37-42	25	235,903	(3.85)	4.24	26	226,308	13.04	36.35	23	165,977	0.00	-4.27			
43-48	17	141,676	(10.53)	(31.59)	19	207,105	(5.00)	16.05	20	178,468	11.11	-66.99			
49- 60	30	196,117	(21.05)	(12.89)	38	225,127	22.58	(18.89)	31	277,555	10.71	21.77			
61- 71	19	238,448	(34.48)	15.35	29	206,710	16.00	16.82	25	176,949	4.17	-40.43			
72- 82	19	467,719	46.15	284.79	13	121,551	8.33	(65.96)	12	357,099	20.00	6.68			
83- 93	9	121,639	28.57	(42.76)	7	212,500	(58.82)	(32.89)	17	316,651	21.43	195.49			
94-104	5	752,000							9	88,240	125.00	-77.37			
105-115	5	895,000	(16.67)	115.66	6	415,000	200.00	364.99	2	89,250	(33.33)	-33.06			
116-126					1	100,000									
127-137	2	300,000	100.00	(64.71)	1	850,000	(88.89)	74.06	9	488,333					
138-148	1	100,000	(66.67)	391.80	3	20,333									
149-159	1	67,500	0.00	(72.99)	1	249,945	0.00	2,677.20	1	9,000	(83.33)	-96.49			
160-170	6	765,345	200.00	172.96	2	280,392									
171-181	2	270,000	(33.33)	(14.74)	3	316,667	(25.00)	77.47	4	178,438	300.00	-88.53			
182-192	2	495,000	(50.00)	122.47	4	222,500	100.00	(55.94)	2	505,000	(33.33)	-32.22			
203-214	3	140,000	200.00	(85.86)	1	990,000									
215-225	10	627,200	100.00	92.26	5	326,218	150.00	100.75	2	162,500	0.00	-20.73			
TOTAL	210	323,518	5.00	53.95	200	210,149	3.09	(6.03)	194	223,640	1.57	-11.19			

**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 9**

Lapsed Mths From Incident to Disposition	1996			1996-95			1995			1995-94			1994			1994-93		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6	1	40,110																
7-12	7	89,714	75.00	(66.62)	4	268,750	100.00	2,050.00	2	12,500	(60.00)	(95.26)						
13-18	7	168,840	16.67	(23.69)	6	221,250	0.00	37.56	6	160,833	50.00	(29.81)						
19-24	14	190,246	55.56	32.32	9	143,781	(10.00)	(25.60)	10	193,250	25.00	24.68						
25-30	6	356,667	(53.85)	49.45	13	238,654	44.44	79.14	9	133,222	80.00	(17.25)						
31-36	16	218,438	(15.79)	70.16	19	128,374	137.50	18.05	8	108,750	(46.67)	24.48						
37-42	11	174,375	(31.25)	(0.70)	16	175,609	6.67	59.64	15	110,000	(6.25)	(11.07)						
43-48	7	111,490	(46.15)	(48.50)	13	216,500	85.71	(40.73)	7	365,303	(22.22)	(9.68)						
49-60	25	121,863	31.58	(27.96)	19	169,167	18.75	(6.96)	16	181,814	6.67	(12.67)						
61-71	4	185,000	(80.00)	59.11	20	116,274	100.00	(4.89)	10	122,250	(16.67)	(21.62)						
72-82	5	213,000	(37.50)	40.25	8	151,875	(27.27)	(32.43)	11	224,773	37.50	124.77						
83-93	1	48,150	(85.71)	(57.61)	7	113,594	600.00	(36.89)	1	180,000	(80.00)	52.93						
94-104	2	56,250	(60.00)	(67.67)	5	174,000	25.00	54.67	4	112,500	(20.00)	47.70						
105-115					2	47,500	100.00	(68.33)	1	150,000	0.00	500.00						
116-126					2	55,000												
127-137	1	50,000																
182-192	1	50,000																
<b>TOTAL</b>	<b>108</b>	<b>166,289</b>	<b>(24.48)</b>	<b>1.24</b>	<b>143</b>	<b>164,246</b>	<b>43.00</b>	<b>(0.95)</b>	<b>100</b>	<b>165,827</b>	<b>(11.50)</b>	<b>1.02</b>						

**Lapsed Months From Incident to Disposition**  
**1996 Closed Paid Claims - Physicians & Surgeons**



**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**Physicians & Surgeons**

**Severity 1,2,3,4**

Lapsed Mths From Incident to Disposition	1996			1996-95			1995			1995-94			1994			1994-93		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6	4	392	(55.56)	(66.36)	9	1,164	(25.00)	(79.70)	12	5,732	100.00	25.55						
7- 12	5	8,300	(28.57)	(43.23)	7	14,620	250.00	201.44	2	4,850	(33.33)	(84.68)						
13- 18	4	46,250	(42.86)	77.40	7	26,071	40.00	33.15	5	19,580	25.00	(28.29)						
19- 24	5	71,153	(44.44)	67.97	9	42,360	28.57	11.89	7	37,857	(12.50)	(43.81)						
25- 30	4	68,581	(63.64)	(24.06)	11	90,305	0.00	239.89	11	26,569	37.50	(80.09)						
31- 36	4	152,500	(50.00)	7.18	8	142,287	33.33	125.85	6	63,000	20.00	(16.61)						
37- 42	12	111,167	33.33	(14.67)	9	130,278	80.00	113.57	5	61,000	0.00	(29.64)						
43- 48	6	63,250	(14.29)	(22.63)	7	81,750	40.00	72.47	5	47,400	(16.67)	(10.00)						
49- 60	12	62,072	20.00	(45.32)	10	113,515	11.11	12.72	9	100,710	12.50	(42.18)						
61- 71	4	99,329	(55.56)	(21.93)	9	127,222	28.57	(37.70)	7	204,193	75.00	101.67						
72- 82	1	47,500	(50.00)	(77.27)	2	209,000	0.00	1,572.00	2	12,500	(80.00)	(75.68)						
83- 93	3	145,000	0.00	987.53	3	13,333	0.00	(43.86)	3	23,750	50.00	(55.81)						
94-104	1	30,000	(50.00)	(61.91)	2	78,750	100.00	(53.33)	1	168,739								
105-115	2	22,500							2	28,500								
116-126																		
127-137	2	16,250	100.00	62.50	1	10,000							3	301,095				
149-159					1	200,000												
160-170																		
171-181													1	17,500				
215-225					1	25,000	(50.00)	33.33	2	18,750	(33.33)	(17.28)						
<b>TOTAL</b>	<b>69</b>	<b>71,215</b>	<b>(28.13)</b>	<b>(11.02)</b>	<b>96</b>	<b>80,038</b>	<b>15.66</b>	<b>26.06</b>	<b>83</b>	<b>63,490</b>	<b>3.75</b>	<b>(12.59)</b>						

**Severity 5,6,7,8**

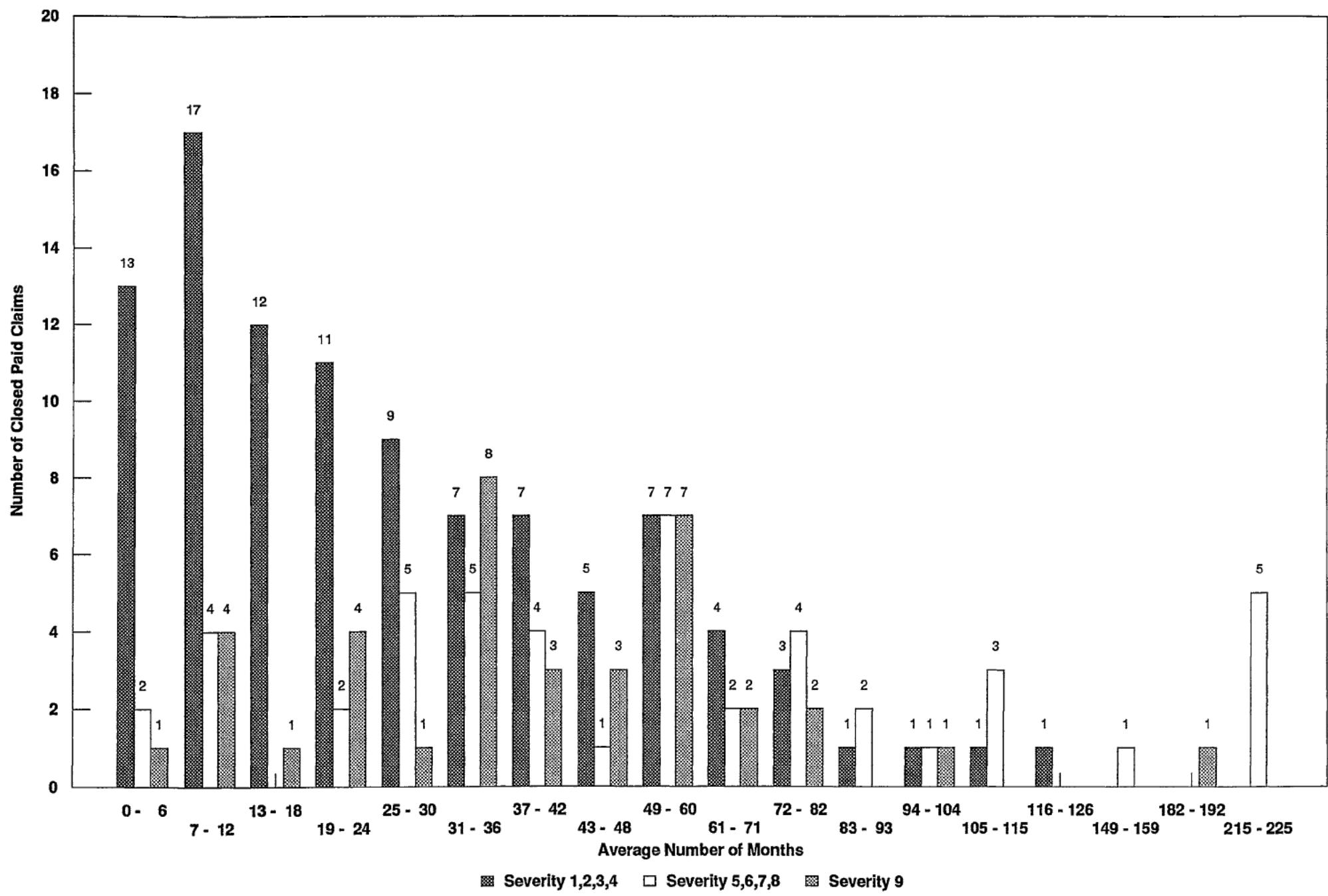
Lapsed Mths From Incident to Disposition	1996			1996-95			1995			1995-94			1994			1994-93		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6													1	4,250				
13- 18	4	278,750	300.00	(25.67)	1	375,000	(66.67)	147.25	3	151,667	50.00	156.46						
19- 24	7	411,500	75.00	851.45	4	43,250	(42.86)	(75.80)	7	178,711	(22.22)	(15.86)						
25- 30	12	462,917	20.00	158.05	10	179,390	100.00	(22.31)	5	230,900	(16.67)	(7.64)						
31- 36	7	647,203	75.00	58.10	4	409,375	(20.00)	192.41	5	140,000	(37.50)	(1.58)						
37- 42	15	286,067	(16.67)	27.25	18	224,802	0.00	14.31	18	196,666	12.50	16.22						
43- 48	15	151,233	7.14	(25.38)	14	202,679	7.69	(20.14)	13	253,778	30.00	(27.97)						
49- 60	19	236,132	(17.39)	27.31	23	185,480	15.00	22.54	20	151,364	(4.76)	(40.14)						
61- 71	13	264,617	(27.78)	77.76	18	148,864	5.88	(9.09)	17	163,749	41.67	(31.17)						
72- 82	12	316,875	71.43	88.51	7	168,095	0.00	(29.84)	7	239,571	75.00	(2.90)						
83- 93	6	175,000	0.00	(26.32)	6	237,500	(50.00)	2.37	12	231,994	50.00	54.15						
94-104	4	452,500							3	85,833	50.00	(81.17)						
105-115	2	212,500	0.00	(60.47)	2	537,500	100.00	207.14	1	175,000	(50.00)	16.67						
116-126					1	100,000												
127-137	2	300,000	100.00	(64.71)	1	850,000	(80.00)	87.95	5	452,250								
138-148	1	100,000	(50.00)	455.56	2	18,000												
149-159					1	249,945	0.00	2,677.17	1	9,000	(50.00)	(93.57)						
160-170	3	364,024	200.00	82.01	1	200,000												
171-181	1	407,500	(50.00)	16.43	2	350,000	0.00	137.29	2	147,500								
182-192	1	495,000	0.00	395.00	1	100,000	0.00	900.00	1	10,000	0.00	(87.50)						
203-214	2	160,000																
215-225	5	184,500	150.00	99.46	2	92,500	100.00	270.00	1	25,000	0.00	(93.75)						
<b>TOTAL</b>	<b>131</b>	<b>302,225</b>	<b>11.02</b>	<b>49.18</b>	<b>118</b>	<b>202,598</b>	<b>(3.28)</b>	<b>425</b>	<b>122</b>	<b>194,332</b>	<b>796</b>	<b>(12.70)</b>						

**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**Physicians & Surgeons**

**Severity 9**

Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95 Percent Change of Claims Paid      Ave Indemnity		1995		1995-94 Percent Change of Claims Paid      Ave Indemnity		1994		1994-93 Percent Change of Claims Paid      Ave Indemnity	
		Average Indemnity Per Claim	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Ave Indemnity
7-12	1	80,000	(50.00)	(72.17)	2	287,500							
13-18	3	144,167	0.00	(50.57)	3	291,667	0.00	16.67	3	250,000	4	295,625	(20.00)      106.73
19-24	6	310,689											
25-30	4	447,500	(50.00)	157.79	8	173,594	300.00	(45.96)	2	321,250	0.00	7.08	
31-36	7	231,429	(56.25)	78.31	16	129,788	220.00	32.44	5	98,000	(54.55)	14.68	
37-42	8	198,516	(11.11)	122.8	9	176,806	12.50	106.49	8	85,625	14.29	(53.17)	
43-48	4	177,608	(42.86)	(30.80)	7	256,643	75.00	(45.25)	4	468,750	(20.00)	(7.18)	
49-60	11	200,682	0.00	(7.99)	11	218,106	37.50	5.27	8	207,188	(11.11)	79.48	
61-71	2	300,000	(75.00)	57.90	8	189,998	33.33	43.40	6	132,500	(14.29)	(33.00)	
72-82	2	270,000	(71.43)	56.85	7	172,143	(12.50)	(27.80)	8	238,438	33.33	95.98	
83-93	1	48,150	(80.00)	(39.51)	5	79,600	400.00	(55.78)	1	180,000	(50.00)	(26.53)	
94-104					3	233,333	200.00	55.56	1	150,000	(50.00)	80.91	
105-115					2	47,500							
116-126					2	55,000							
127-137	1	50,000											
<b>TOTAL</b>	<b>50</b>	<b>230,617</b>	<b>(39.76)</b>	<b>29.95</b>	<b>83</b>	<b>177,473</b>	<b>66.00</b>	<b>(13.97)</b>	<b>50</b>	<b>206,300</b>	<b>(23.08)</b>	<b>15.79</b>	

**Lapsed Months From Incident to Disposition**  
**1996 Closed Paid Claims - Hospitals**



**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**  
**Hospitals**

**Severity 1,2,3,4**

Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95		1995		1995-94		1994		1994-93	
		Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid
0- 6	11	8,102	(15.38)	329.78	13	1,885	225.00	(90.63)	4	20,125	(60.00)	247.22	
7-12	17	6,624	21.43	(66.34)	14	19,683	16.67	213.51	12	6,278	50.00	(76.17)	
13-18	12	27,096	(29.41)	42.68	17	18,990	70.00	(13.71)	10	22,096	100.00	(35.39)	
19- 24	11	43,259	10.00	83.30	10	23,600	(23.08)	(18.43)	13	28,932	62.50	(20.19)	
25- 30	9	38,333	(18.18)	57.57	11	24,328	57.14	11.77	7	21,766	(36.36)	(9.89)	
31- 36	7	34,682	0.00	(59.49)	7	85,614	(12.50)	(13.74)	8	99,255	(27.27)	247.43	
37- 42	7	26,643	(36.36)	(71.61)	11	93,848	37.50	197.93	8	31,500	300.00	(80.91)	
43- 48	5	451,250	(37.50)	1,064.52	8	38,750	0.00	(46.83)	8	72,875	(27.27)	(31.16)	
49- 60	7	40,230	(41.67)	(32.24)	12	59,375	200.00	(73.48)	4	223,874	(73.33)	499.13	
61- 71	4	92,500	(20.00)	302.17	5	23,000	0.00	(73.71)	5	87,500	(16.67)	107.92	
72- 82	3	26,000	(62.50)	(88.73)	8	230,688	300.00	424.29	2	44,000	(50.00)	(39.83)	
83- 93	1	27,500	0.00	(87.78)	1	225,000	(66.67)	1,162.18	3	17,826	(40.00)	(79.86)	
94-104	1	25,000							1	500			
105-115	1	5,000	(50.00)	(88.89)	2	45,000							
116-126	1	552,775											
160-170													
215-225													
<b>TOTAL</b>	<b>97</b>	<b>55,393</b>	<b>(19.17)</b>	<b>8.42</b>	<b>120</b>	<b>51,093</b>	<b>37.93</b>	<b>10.67</b>	<b>87</b>	<b>46,165</b>	<b>(13.00)</b>	<b>(11.70)</b>	

**Severity 5,6,7,8**

Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95		1995		1995-94		1994		1994-93	
		Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid
0- 6	2	38,027								1	75,000		
7-12	4	44,500	100.00	2,262.00	2	1,884	0.00	(94.98)	2	37,500	100.00	0.00	
19- 24	2	25,000								2	382,361		
25- 30	5	233,238	150.00	(15.19)	2	275,000	(60.00)	14.51	5	240,147	400.00	284.23	
31- 36	5	134,900	150.00	24.64	2	108,234	0.00	62.01	2	66,808			
37- 42	4	52,250	(33.33)	(77.75)	6	234,833	200.00	207.98	2	76,250	0.00	(81.17)	
43- 48	1	40,000	(66.67)	(78.08)	3	182,500	(50.00)	337.56	6	41,708	20.00	(96.35)	
49- 60	7	146,714	0.00	(64.56)	7	413,929	0.00	(42.08)	7	714,707	250.00	5,617.66	
61- 71	2	275,000	(66.67)	(40.94)	6	465,633	200.00	500.82	2	77,500	(71.43)	(85.92)	
72- 82	4	1,204,792	100.00	4,362.19	2	27,000	0.00	(87.09)	2	209,092	(33.33)	(71.62)	
83- 93	2	17,500							2	1,073,750	100.00	1,182.09	
94-104	1	1,950,000	0.00						3	105,556	50.00	(67.42)	
105-115	3	1,350,000	0.00	196.70	3	455,000	200.00	12,900.00	1	3,500			
127-137									2	475,000			
138-148													
149-159	1	67,500											
160-170	2	1,650,000	100.00	357.34	1	360,783							
171-181													
182-192													
203-214													
215-225	5	1,069,900	150.00	51.91	2	704,294	100.00	134.76	1	300,000	0.00	2,900.00	
<b>TOTAL</b>	<b>50</b>	<b>470,838</b>	<b>21.95</b>	<b>41.56</b>	<b>41</b>	<b>332,595</b>	<b>0.00</b>	<b>5.34</b>	<b>41</b>	<b>315,747</b>	<b>32.26</b>	<b>(46.17)</b>	

**Missouri Department of Insurance**  
**Bodily Injury Claim Indemnity Comparisons**

**Hospitals**

**Severity 9**

Lapsed Mths From Incident to Disposition	Number of Paid Claims	1996		1996-95		1995		1995-94		1994		1994-93	
		Average Indemnity Per Claim	Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Claims Paid	Ave Indemnity
0- 6	1	40,110				1	100,000	(50.00)	700.00	2	12,500	0.00	0.00
7- 12	4	112,000	300.00	12.00	98.90	3	150,833	50.00	141.33	2	62,500	100.00	(50.00)
13- 18	1	300,000	(66.67)			6	178,917	20.00	32.53	5	135,000	0.00	(50.98)
19- 24	4	107,500	(33.33)			3	498,333	(57.14)	526.83	7	79,500	66.67	(22.86)
25- 30	1	150,000	(66.67)							2	52,500	250.00	9.66
31- 36	8	173,125										(33.33)	(47.59)
37- 42	3	110,000	(25.00)	42.63	4	77,125	(20.00)	(52.68)	5	163,000	163,000	(16.67)	174.33
43- 48	3	23,333	(40.00)	(87.95)	5	193,600	400.00	(22.56)	1	250,000	250,000	(75.00)	(10.31)
49- 60	7	63,012	75.00	(19.98)	4	78,750	(20.00)	(46.97)	5	148,500	148,500	0.00	(56.07)
61- 71	2	70,000	(80.00)	(4.83)	10	73,550	150.00	(31.18)	4	106,875	106,875	100.00	(22.69)
72- 82	2	247,500	100.00	2,375.00	1	10,000	(66.67)	(94.69)	3	188,333	188,333	200.00	276.67
83- 93					2	198,581							
94-104	1	100,000								3	100,000	50.00	(2.44)
105-115										1	150,000		
182-192	1	50,000											
<b>TOTAL</b>	<b>38</b>	<b>115,242</b>	<b>(2.56)</b>	<b>(23.24)</b>		<b>39</b>	<b>150,132</b>	<b>(2.50)</b>	<b>26.79</b>	<b>40</b>	<b>118,413</b>	<b>21.21</b>	<b>(21.49)</b>

## **Section IV**

### **Indemnity Analysis by Company**

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately and the companies are listed in descending order by the number of paid claims.

**DEPARTMENT OF INSURANCE  
COMPANY INDEMNITY ANALYSIS**

**1996**

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL DEFENSE ASSOCIATES	216	274	74	17,278,332	9,193,151	8,085,181
MEDICAL PROTECTIVE COMPANY	253	221	59	6,167,881	2,906,302	3,261,579
INTERMED INSURANCE CO	162	210	46	7,516,321	6,516,146	1,000,175
PIE MUTUAL INSURANCE CO THE	218	208	74	21,802,295	8,821,885	12,980,410
MISSOURI MEDICAL INSURANCE COMPANY	112	140	32	2,585,467	623,167	1,962,300
MISSOURI HOSPITAL PLAN	119	131	42	2,311,566	1,041,559	1,270,007
TRUMAN MEDICAL CENTER	67	113	23	1,752,525	434,137	1,318,388
ST LOUIS UNIVERSITY MEDICAL CENTER	41	56	24	8,889,700	6,829,125	2,060,575
ST PAUL FIRE & MARINE INSURANCE CO	33	55	26	2,204,584	933,545	1,271,039
CURATORS OF THE UNIVERSITY OF MISSOURI	14	46	10	1,827,498	913,752	913,746
SSM HEALTH CARE SYSTEM	46	43	23	1,268,599	233,512	1,035,087
DEACONESS HOSPITAL	24	26	6	231,250	112,700	118,550
PHICO INSURANCE COMPANY	57	25	10	954,908	342,408	612,500
ST LUKES HOSPITAL - KANSAS CITY	22	23	12	267,804	149,630	118,174
ST ANTHONYS MEDICAL CENTER	14	22	7	218,684	0	218,684
ST LUKES HOSPITAL - CHESTERFIELD	11	19	11	691,750	97,697	594,053
ST PAUL MERCURY INSURANCE COMPANY	11	17	9	418,086	182,249	235,837
CONTINENTAL INSURANCE COMPANY THE	7	16	5	1,423,336	1,025,065	398,271
NATIONAL CHIROPRACTIC MUTUAL INS CO	11	15	4	223,461	208,461	15,000
CHRISTIAN HOSPITAL	0	15	2	1,065,000	532,000	533,000
CONTINENTAL CASUALTY COMPANY	26	14	3	71,325	33,325	38,000
BARNES HOSPITAL	1	12	8	4,895,225	2,447,611	2,447,614
DEPAUL HEALTH CENTER	6	12	5	2,566,000	1,307,500	1,258,500
SISTERS OF MERCY HEALTH SYSTEM	2	11	9	858,900	347,200	511,700
DOCTORS COMPANY AN INTERINS EXCHANGE	4	8	2	1,050,000	350,000	700,000
AMERICAN CONTINENTAL INSURANCE CO	10	8	4	2,690,000	0	2,690,000
PHARMACISTS MUTUAL INSURANCE COMPANY	21	7	7	36,737	10,906	25,831
MISSOURI BAPTIST HEALTHCARE SYSTEMS	1	7	1	200,000	112,000	88,000
NATIONAL UNION FIRE INS CO OF PITTSBURG	1	6	2	38,000	28,000	10,000
MISSOURI PROFESSIONAL LIABILITY INSASSO	2	6	4	186,750	78,435	108,315
NEW YORK FRONTIER INSURANCE COMPANY	4	6	2	32,250	6,750	25,500
PREFERRED PHYSICIANS MEDICAL RRG INC	3	5	2	100,500	15,000	85,500
CHILDRENS MERCY HOSPITAL	7	5	2	500,000	193,235	306,765
ST LOUIS CHILDRENS HOSPITAL	0	4	2	310,000	165,200	144,800
ILLINOIS NATIONAL INSURANCE COMPANY	8	3	1	13,265	0	13,265
PHYSICIANS DEFENSE ASSOCIATION	1	2	1	20,000	0	20,000
INSURANCE CO OF THE STATE OF PA	0	2	0	0	0	0
CHICAGO INSURANCE COMPANY	3	2	2	151,818	80,000	71,818
TIG INSURANCE COMPANY	0	2	2	60,000	0	60,000
MENORAH MEDICAL CENTER	0	2	1	5,000	2,800	2,200
CHURCH MUTUAL INSURANCE COMPANY	4	1	1	250,000	9,800	240,200
PREFERRED PHYSICIANS INS CO D/B/A PPIC	1	1	1	30,000	0	30,000
GRANITE STATE INSURANCE COMPANY	2	1	0	0	0	0
TRAVELERS CASUALTY AND SURETY CO	1	1	1	4,250,000	2,125,000	2,125,000
HARTFORD FIRE INSURANCE COMPANY	0	1	1	1,000,000	75,000	925,000
RELIANCE INSURANCE COMPANY	0	1	0	0	0	0
AMERICAN CASUALTY CO OF READING PA	0	1	0	0	0	0
NATIONAL FIRE INS CO OF HARTFORD	1	1	0	0	0	0
PROVIDERS INS CO	0	1	1	30,000	12,900	17,100
LEGION INSURANCE COMPANY	0	1	1	100,000	25,000	75,000
GULF INSURANCE COMPANY	1	0	0	0	0	0
ZURICH INSURANCE COMPANY	1	0	0	0	0	0
<b>TOTAL</b>	<b>1,549</b>	<b>1,809</b>	<b>565</b>	<b>98,544,817</b>	<b>48,522,153</b>	<b>50,022,664</b>

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

1995

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL DEFENSE ASSOCIATES	258	293	67	11,055,824	5,729,705	5,326,119
PIE MUTUAL INSURANCE CO THE	216	220	82	12,870,640	4,530,107	8,340,533
INTERMED INSURANCE CO	215	200	51	4,824,105	4,005,566	818,539
MISSOURI MEDICAL INSURANCE COMPANY	177	197	48	8,723,610	3,038,437	5,685,173
MEDICAL PROTECTIVE COMPANY	241	190	68	7,257,707	2,909,906	4,347,801
MISSOURI HOSPITAL PLAN	121	144	65	4,340,364	1,979,927	2,360,437
TRUMAN MEDICAL CENTER	142	74	14	1,583,196	207,773	1,375,423
ST LOUIS UNIVERSITY MEDICAL CENTER	68	69	9	3,467,300	3,467,300	0
CURATORS OF THE UNIVERSITY OF MISSOURI	36	61	28	3,262,501	1,631,252	1,631,249
ST PAUL FIRE & MARINE INSURANCE CO	39	52	18	1,368,263	510,875	857,388
PHICO INSURANCE COMPANY	26	40	8	219,500	15,422	204,078
SSM HEALTH CARE SYSTEM	56	39	23	1,993,038	905,811	1,087,227
CONTINENTAL CASUALTY COMPANY	38	37	17	1,655,600	984,868	670,732
DEACONESS HOSPITAL	31	37	8	1,771,000	938,560	832,440
CONTINENTAL INSURANCE COMPANY THE	45	28	8	338,931	63,170	275,761
CHRISTIAN HOSPITAL	1	27	16	698,000	388,360	309,640
CHILDRENS MERCY HOSPITAL	7	23	5	3,210,000	125,000	3,085,000
ST ANTHONYS MEDICAL CENTER	31	20	7	873,100	0	873,100
ST LUKES HOSPITAL - KANSAS CITY	19	19	8	882,305	494,091	388,214
AMERICAN CASUALTY CO OF READING PA	5	16	9	1,051,000	305,500	745,500
DEPAUL HEALTH CENTER	15	15	6	358,737	0	358,737
SISTERS OF MERCY HEALTH SYSTEM	5	13	13	1,012,732	407,750	604,982
NATIONAL CHIROPRACTIC MUTUAL INS CO	15	12	5	198,000	0	198,000
MISSOURI PROFESSIONAL LIABILITY INSASSO	10	11	7	1,646,000	838,320	807,680
CHURCH MUTUAL INSURANCE COMPANY	5	10	7	1,025,000	159,500	865,500
DOCTORS COMPANY AN INTERINS EXCHANGE	17	10	3	899,985	383,367	516,618
MISSOURI BAPTIST HEALTHCARE SYSTEMS	0	8	2	60,000	33,600	26,400
NATIONAL UNION FIRE INS CO OF PITTSBURG	8	7	2	52,500	0	52,500
PREFERRED PHYSICIANS MEDICAL RRG INC	14	6	4	558,971	638	558,333
ST PAUL MERCURY INSURANCE COMPANY	13	6	3	518,783	161,783	357,000
PHARMACISTS MUTUAL INSURANCE COMPANY	18	6	4	32,308	14,500	17,808
ST LOUIS CHILDRENS HOSPITAL	2	6	2	57,500	25,200	32,300
NATIONAL FIRE INS CO OF HARTFORD	2	5	4	72,000	15,000	57,000
ARGONAUT MIDWEST INSURANCE COMPANY	1	3	2	2,392,588	1,347,588	1,045,000
AMERICAN CONTINENTAL INSURANCE CO	7	3	1	60,000	0	60,000
NEW YORK FRONTIER INSURANCE COMPANY	5	3	0	0	0	0
ST LUKES HOSPITAL - CHESTERFIELD	12	3	2	305,675	28,400	277,275
PHYSICIANS DEFENSE ASSOCIATION	1	2	1	100,000	0	100,000
INSURANCE CO OF THE STATE OF PA	3	2	0	0	0	0
TRAVELERS CASUALTY AND SURETY CO	0	2	2	377,500	178,600	198,900
RELIANCE INSURANCE COMPANY	1	2	1	75,000	30,000	45,000
CHICAGO INSURANCE COMPANY	8	2	1	17,000	0	17,000
ILLINOIS NATIONAL INSURANCE COMPANY	1	1	1	30,000	10,000	20,000
FEDERAL INSURANCE COMPANY	0	1	1	1,500	1,500	0
BUCKEYE UNION INSURANCE COMPANY	0	1	0	0	0	0
GREENWICH INSURANCE COMPANY	0	1	0	0	0	0
PROVIDERS INS CO	0	1	0	0	0	0
COMMUNITY HEALTH SYSTEMS INC	0	1	1	60,000	60,000	0
ST JUDES PROTECTIVE ASSOCIATION INC	1	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
GREAT AMERICAN INSURANCE COMPANY	1	0	0	0	0	0
TIG INSURANCE COMPANY	1	0	0	0	0	0
BARNES HOSPITAL	1	0	0	0	0	0
<b>TOTAL</b>	<b>1,940</b>	<b>1,929</b>	<b>634</b>	<b>81,357,763</b>	<b>35,927,376</b>	<b>45,430,387</b>

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

**1994**

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL DEFENSE ASSOCIATES	287	284	63	13,634,413	8,352,351	5,282,062
INTERMED INSURANCE CO	208	220	38	4,732,724	3,562,119	1,170,605
MEDICAL PROTECTIVE COMPANY	231	200	79	7,353,859	3,307,605	4,046,254
MISSOURI MEDICAL INSURANCE COMPANY	145	166	34	7,075,904	3,360,704	3,715,200
PIE MUTUAL INSURANCE CO THE	181	160	47	4,969,999	1,775,569	3,194,430
MISSOURI HOSPITAL PLAN	141	117	53	5,808,756	2,475,485	3,333,271
TRUMAN MEDICAL CENTER	67	81	21	1,698,355	12,553	1,685,802
ST LOUIS UNIVERSITY MEDICAL CENTER	87	74	16	2,885,000	2,885,000	0
CONTINENTAL CASUALTY COMPANY	46	56	27	1,390,647	565,411	825,236
CONTINENTAL INSURANCE COMPANY THE	42	45	12	1,415,498	674,382	741,116
ST PAUL FIRE & MARINE INSURANCE CO	43	43	17	673,750	223,184	450,566
CHRISTIAN HOSPITAL	14	43	13	933,700	512,784	420,916
CURATORS OF THE UNIVERSITY OF MISSOURI	52	31	16	3,853,494	1,926,744	1,926,750
DEACONESS HOSPITAL	31	24	6	357,500	199,840	157,660
PHICO INSURANCE COMPANY	39	16	5	832,755	729,255	103,500
ST PAUL MERCURY INSURANCE COMPANY	8	16	13	620,263	184,426	435,837
NATIONAL CHIROPRACTIC MUTUAL INS CO	18	14	8	669,049	12,475	656,574
AMERICAN CASUALTY CO OF READING PA	8	14	8	1,023,469	244,742	778,727
MISSOURI PROFESSIONAL LIABILITY INSASSO	8	12	5	1,103,500	479,530	623,970
BARNES HOSPITAL	3	12	9	224,905	66,155	158,750
DOCTORS COMPANY AN INTERINS EXCHANGE	5	11	2	175,000	0	175,000
ST ANTHONYS MEDICAL CENTER	15	10	3	21,500	0	21,500
PHYSICIANS DEFENSE ASSOCIATION	0	9	5	112,050	4,400	107,650
SISTERS OF MERCY HEALTH SYSTEM	6	9	5	524,646	0	524,646
NATIONAL FIRE INS CO OF HARTFORD	5	8	3	38,000	5,697	32,303
ST LUKES HOSPITAL - CHESTERFIELD	8	8	6	375,000	107,000	268,000
CHILDRENS MERCY HOSPITAL	13	8	3	3,244,622	79,474	3,165,148
ST LOUIS CHILDRENS HOSPITAL	0	7	4	432,000	186,690	245,310
CHURCH MUTUAL INSURANCE COMPANY	2	6	3	342,500	0	342,500
AMERICAN HOME ASSURANCE COMPANY	0	6	2	308,739	0	308,739
ST LUKES HOSPITAL - KANSAS CITY	14	5	3	1,715,000	799,400	915,600
CHICAGO INSURANCE COMPANY	5	4	1	1,990,000	13,000	1,977,000
PROVIDERS INS CO	0	4	2	5,500	2,310	3,190
DEPAUL HEALTH CENTER	21	4	2	135,350	0	135,350
AMERICAN CONTINENTAL INSURANCE CO	4	3	3	868,183	333,183	535,000
MISSOURI BAPTIST HEALTHCARE SYSTEMS	10	3	1	50,000	28,500	21,500
PROFESSIONAL MUT INS CO RISK RETENTION	0	2	2	75,000	20,000	55,000
RELIANCE INSURANCE COMPANY	2	2	2	65,000	12,000	53,000
MENORAH MEDICAL CENTER	0	2	2	80,000	44,800	35,200
PREFERRED PHYSICIANS MEDICAL RRG INC	16	1	0	0	0	0
INSURANCE CO OF THE STATE OF PA	0	1	0	0	0	0
TRAVELERS CASUALTY AND SURETY CO	3	1	1	218,750	218,750	0
PROFESSIONAL MEDICAL INSURANCE COMPANY	1	1	0	0	0	0
ST PAUL INSURANCE CO OF ILLINOIS THE	0	1	1	32,000	32,000	0
TRANSCONTINENTAL INSURANCE COMPANY	0	1	1	11,500	2,530	8,970
KANSAS CITY FIRE & MARINE INS CO	0	1	0	0	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	4	1	1	18,000	0	18,000
GREENWICH INSURANCE COMPANY	1	1	1	7,500	0	7,500
LUTHERAN MEDICAL CENTER	1	1	1	50,000	25,000	25,000
SPECTRUM EMERGENCY CARE INC	0	1	1	135,000	0	135,000
ST JUDES PROTECTIVE ASSOCIATION INC	2	0	0	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURG	7	0	0	0	0	0
FEDERAL INSURANCE COMPANY	1	0	0	0	0	0
RELIANCE NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
UNITED STATES FIDELITY & GUARANTY CO	1	0	0	0	0	0
BUCKEYE UNION INSURANCE COMPANY	1	0	0	0	0	0
ARGONAUT MIDWEST INSURANCE COMPANY	1	0	0	0	0	0
NEW YORK FRONTIER INSURANCE COMPANY	2	0	0	0	0	0
TIG INSURANCE COMPANY	1	0	0	0	0	0
LEGION INSURANCE COMPANY	1	0	0	0	0	0
SSM HEALTH CARE SYSTEM	29	0	0	0	0	0
<b>TOTAL</b>	<b>1,842</b>	<b>1,750</b>	<b>551</b>	<b>72,288,380</b>	<b>33,465,048</b>	<b>38,823,332</b>

## **Section V**

### **Indemnity Analysis by Professional Specialty**

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (1994 through 1996).

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
	ALL COMPANIES FOR YEAR: 1996	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	273	359	158	32,187,497	15,604,771	16,582,726
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	213	201	48	5,876,258	2,809,048	3,067,210
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	82	128	37	8,763,555	4,173,014	4,590,541
80154 SURGERY ORTHOPEDIC M.D.	64	97	33	6,149,967	2,551,174	3,598,793
80143 SURGERY GENERAL NOC M.D.	87	80	26	7,105,333	3,342,706	3,762,627
80257 INTERNAL MED NO SURGERY M.D.	68	73	18	2,482,025	1,517,124	964,901
93215 HOSPITAL GOVERNMENT BED	60	73	28	2,360,135	706,799	1,653,336
80211 DENTIST NOC	69	67	24	466,990	302,740	164,250
80420 FAMILY PHYSICIAN NO SURGERY M.D.	44	42	9	463,265	263,667	199,598
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	53	41	8	2,505,000	1,589,000	916,000
80151 ANESTHESIOLOGY M.D.	21	34	11	2,244,889	1,233,939	1,010,950
80156 SURGERY PLASTIC M.D.	16	28	3	1,222,500	450,000	772,500
80268 PHYSICIANS NO SURGERY NOC M.D.	9	28	8	992,500	470,000	522,500
80152 SURGERY NEUROLOGY M.D.	21	27	7	2,787,500	1,259,210	1,528,290
80421 FAMILY PHYSICIAN MINOR SURG M.D.	15	24	6	969,500	497,250	472,250
80102 EMERGENCY MED NO SURGERY M.D.	20	22	3	915,000	545,000	370,000
80924 NURSE HOME NOT PROFIT BED	19	22	16	558,293	165,549	392,744
80145 SURGERY UROLOGICAL M.D.	11	21	3	550,433	365,000	185,433
80998 NURSE NOC	7	19	5	97,978	0	97,978
80267 PEDIATRICS NO SURGERY M.D.	12	18	6	1,944,923	1,188,331	756,592
80210 DENTAL HYGIENISTS	11	16	3	116,000	53,115	62,885
80114 SURGERY OPHTHALMOLOGY M.D.	8	15	5	220,500	61,900	158,600
80410 CHIROPRACTORS	15	15	4	223,461	208,461	15,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	12	13	6	1,037,677	399,927	637,750
80249 PSYCHIATRY M.D.	15	12	0	0	0	0
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	19	12	4	1,247,500	1,040,000	207,500
84420 FAMILY PHYSICIAN NO SURGERY D.O.	23	12	6	1,537,500	684,500	853,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	8	11	1	550,000	339,424	210,576
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	10	11	1	225,000	68,155	156,845
80117 SURGERY GENERAL PRACTICE M.D.	11	10	4	1,855,000	830,000	1,025,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	16	10	2	1,750,000	1,100,000	650,000
84268 PHYSICIANS NO SURGERY NOC D.O.	4	10	4	1,550,000	825,000	725,000
80261 NEUROLOGY NO SURGERY M.D.	7	9	2	540,000	515,000	25,000
80284 INTERNAL MED MINOR SURG M.D.	4	9	3	142,500	5,000	137,500
80322 TEACHING PHYSICIAN MINOR SURGERY	2	9	2	562,500	562,500	0
80923 NURSE HOME FOR PROFIT BED	9	9	8	698,908	186,608	512,300
80141 SURGERY CARDIAC M.D.	3	8	0	0	0	0
80144 SURGERY THORACIC M.D.	8	8	1	100,000	100,000	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY M.D.	9	8	2	500,000	250,000	250,000
80993 CHIROPODIST	4	8	3	83,249	20,000	63,249
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	5	8	2	305,000	100,500	204,500
59112 PHARMACISTS	21	7	7	36,737	10,906	25,831
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	2	6	1	88,333	44,167	44,166
80611 HOSPITAL FOR PROFIT BED	6	6	3	69,250	25,000	44,250
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	6	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	6	2	275,132	245,132	30,000
80167 SURGERY GYNECOLOGY M.D.	7	5	2	215,000	60,000	155,000
80171 SURGERY TRAUMATIC M.D.	0	5	0	0	0	0
80176 MILITARY MAJOR SURGERY GROUP 5 M.D.	5	5	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	2	5	2	115,000	10,000	105,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	1	5	2	88,000	62,000	26,000
80277 GYNECOLOGY MINOR SURG M.D.	2	5	3	865,833	531,667	334,166
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	0	5	0	0	0	0
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	6	5	1	14,325	4,325	10,000
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEOP	5	5	0	0	0	0
80938 PHYSIOTHERAPISTS	0	5	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	8	5	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	7	5	1	35,000	35,000	0
80146 SURGERY VASCULAR M.D.	3	4	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	4	1	60,000	20,000	40,000
84257 INTERNAL MED NO SURGERY D.O.	9	4	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	3	3	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	8	3	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	3	0	0	0	0
80279 INFECT DISEASE MINOR SURG M.D.	1	3	0	0	0	0

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
<b>ALL COMPANIES FOR YEAR: 1996</b>						
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	0	3	0	0	0	0
80960 NURSE ANESTHETISTS	2	3	1	150,000	108,000	42,000
80964 NURSES - RNS	1	3	0	0	0	0
80235 PHYSICAL MED AND REHABILITATION M.D.	1	2	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	3	2	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	0	2	1	200,000	7,173	192,827
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	0	2	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	7	2	2	278,371	275,771	2,600
80617 HOSPITAL NOT PROFIT VISITS	10	2	1	40,000	10,000	30,000
80714 NURSE X-RAY THERAPY	0	2	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	0	2	0	0	0	0
80916 MENTAL INSTITUTE NOT PROFIT BED	1	2	1	20,000	8,000	12,000
80994 OPTOMETRISTS	1	2	1	15,000	15,000	0
84102 EMERGENCY MED NO SURGERY D.O.	1	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	2	1	3,000	1,000	2,000
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80169 SURGERY HAND M.D.	1	1	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	1	20,000	13,000	7,000
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80240 LEGAL MEDICINE M.D.	2	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	2	1	0	0	0	0
80254 ALLERGY M.D.	0	1	0	0	0	0
80286 NEOPLASTIC DISEASE MINOR SURG M.D.	0	1	1	12,500	10,000	2,500
80287 NEPHROLOGY MINOR SURG M.D.	0	1	0	0	0	0
80290 OTOLOGY MINOR SURG M.D.	0	1	1	110,000	20,000	90,000
80292 PATHOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	1	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	1	1	300,000	15,000	285,000
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	0	1	0	0	0	0
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	0	1	1	100,000	100,000	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	2	1	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	1	1	1	25,000	10,000	15,000
80925 SANITARIUM FOR PROFIT BED	0	1	0	0	0	0
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	2	1	1	625,000	300,000	325,000
84151 ANESTHESIOLOGY D.O.	3	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	0	1	1	450,000	80,000	370,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY D.O.	1	1	1	150,000	50,000	100,000
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	5	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	0	1	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	1	1	125,000	50,000	75,000
84289 OPHTHALMOLOGY MINOR SURG D.O.	0	1	1	150,000	0	150,000
00000 NO AVAILABLE DEFINITION	0	1	1	20,000	16,600	3,400
84422 PHYS NO MAJ SURG CATHETERIZATION D.O.	1	1	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	0	1	0	0	0	0
80157 EMERGENCY MED MAJOR SURG M.D.	2	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	2	0	0	0	0	0
80262 NUCLEAR MEDICINE M.D.	1	0	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	0	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION	1	0	0	0	0	0
80713 X-RAY TECHNICIANS	1	0	0	0	0	0
80917 MENTAL INSTITUTE NOT PROFIT VISITS	1	0	0	0	0	0
80954 SANITARIUM NOT PROFIT VISITS	1	0	0	0	0	0
80995 PHYSIOTHERAPISTS	2	0	0	0	0	0
84249 PSYCHIATRY D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	2	0	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	1	0	0	0	0	0
<b>56 TOTAL</b>	<b>1,549</b>	<b>1,809</b>	<b>565</b>	<b>98,544,817</b>	<b>48,522,153</b>	<b>50,022,664</b>

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

ALL COMPANIES FOR YEAR: 1995	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	336	392	170	20,623,706	9,414,943	11,208,763
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	225	209	52	4,208,126	1,820,282	2,387,844
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	102	128	34	6,360,457	2,531,060	3,829,397
80143 SURGERY GENERAL NOC M.D.	90	104	41	6,759,149	3,404,721	3,354,428
80154 SURGERY ORTHOPEDIC M.D.	101	100	24	4,955,350	2,182,253	2,773,097
80257 INTERNAL MED NO SURGERY M.D.	77	86	24	4,649,500	2,921,149	1,728,351
80211 DENTIST NOC	83	69	33	1,273,046	324,242	948,804
93215 HOSPITAL GOVERNMENT BED	80	60	25	2,100,696	452,465	1,648,231
80420 FAMILY PHYSICIAN NO SURGERY M.D.	50	52	19	2,026,658	950,858	1,075,800
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	34	36	7	1,075,000	225,834	849,166
80267 PEDIATRICS NO SURGERY M.D.	19	32	7	921,285	500,660	420,625
80998 NURSE NOC	28	32	15	1,747,786	627,643	1,120,143
80117 SURGERY GENERAL PRACTICE M.D.	16	29	11	1,995,848	798,407	1,197,441
80151 ANESTHESIOLOGY M.D.	53	29	13	1,178,741	432,908	745,833
80210 DENTAL HYGIENISTS	20	25	7	555,000	240,350	314,650
80268 PHYSICIANS NO SURGERY NOC M.D.	38	22	3	126,666	25,833	100,833
80421 FAMILY PHYSICIAN MINOR SURG M.D.	18	22	11	1,347,322	759,534	587,788
80102 EMERGENCY MED NO SURGERY M.D.	29	21	5	580,000	390,000	190,000
80156 SURGERY PLASTIC M.D.	27	19	2	160,000	153,375	6,625
80145 SURGERY UROLOGICAL M.D.	23	18	4	330,333	226,683	103,650
80152 SURGERY NEUROLOGY M.D.	23	18	3	873,750	195,000	678,750
80114 SURGERY OPHTHALMOLOGY M.D.	21	17	6	1,630,953	193,000	1,437,953
84420 FAMILY PHYSICIAN NO SURGERY D.O.	25	16	3	104,460	30,000	74,460
80924 NURSE HOME NOT PROFIT BED	7	15	5	693,000	53,000	640,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	10	14	4	668,009	220,000	448,009
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY M.D.	14	13	4	478,000	103,500	374,500
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	19	12	4	182,450	97,200	85,250
80964 NURSES - RNS	8	12	2	226,786	113,393	113,393
80144 SURGERY THORACIC M.D.	8	11	4	690,000	463,000	227,000
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	10	11	1	125,000	62,500	62,500
80410 CHIROPRACTORS	16	11	5	198,000	0	198,000
84268 PHYSICIANS NO SURGERY NOC D.O.	10	11	2	95,000	65,000	30,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	11	2	570,000	519,356	50,644
80249 PSYCHIATRY M.D.	10	10	1	200,000	20,000	180,000
80261 NEUROLOGY NO SURGERY M.D.	7	10	3	700,952	308,809	392,143
80322 TEACHING PHYSICIAN MINOR SURGERY	9	10	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	9	9	3	266,000	134,000	132,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	4	9	1	80,000	80,000	0
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	9	3	437,916	292,166	145,750
80284 INTERNAL MED MINOR SURG M.D.	16	9	2	595,000	186,401	408,599
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	3	8	3	48,000	38,000	10,000
80923 NURSE HOME FOR PROFIT BED	15	8	5	562,500	125,500	437,000
84154 SURGERY ORTHOPEDIC D.O.	6	8	4	467,500	340,500	127,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	9	7	2	233,000	133,000	100,000
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	3	7	2	364,286	182,143	182,143
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	6	7	3	486,667	103,000	383,667
84143 SURGERY GENERAL NOC D.O.	9	7	1	1,000	650	350
84257 INTERNAL MED NO SURGERY D.O.	4	7	1	5,000	1,000	4,000
59112 PHARMACISTS	18	6	4	32,308	14,500	17,808
80611 HOSPITAL FOR PROFIT BED	2	6	4	2,749,588	1,507,588	1,242,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	14	5	2	40,000	30,000	10,000
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	4	5	1	68,750	34,375	34,375
80993 CHIROPODIST	2	5	3	182,500	10,000	172,500
84102 EMERGENCY MED NO SURGERY D.O.	4	5	3	396,667	259,497	137,170
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	10	5	1	60,000	0	60,000
80141 SURGERY CARDIAC M.D.	5	4	1	130,000	130,000	0
80235 PHYSICAL MED AND REHABILITATION M.D.	2	4	1	175,000	175,000	0
80245 HEMATOLOGY NO SURGERY M.D.	1	4	1	10,000	10,000	0
80269 PULMONARY DISEASE NO SURGERY M.D.	4	4	1	275,000	0	275,000
80321 TEACHING PHYSICIAN NO SURGERY	0	4	0	0	0	0
84151 ANESTHESIOLOGY D.O.	8	4	2	7,566	7,566	0
80146 SURGERY VASCULAR M.D.	6	3	0	0	0	0
80157 EMERGENCY MED MAJOR SURG M.D.	1	3	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	3	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	3	2	62,500	15,000	47,500

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

ALL COMPANIES FOR YEAR: 1995 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80266 PATHOLOGY NO SURGERY M.D.	5	3	1	375,000	187,500	187,500
80277 GYNECOLOGY MINOR SURG M.D.	3	3	2	30,000	10,000	20,000
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION M	4	3	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	3	3	0	0	0	0
80963 NURSES - LPNS	0	3	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	1	3	2	510,000	301,964	208,036
80136 ADD CHARGE RADIATION THERAPY M.D.	0	2	1	187,500	50,000	137,500
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	2	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	8	2	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	2	2	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	5	2	1	37,500	18,600	18,900
80617 HOSPITAL NOT PROFIT VISITS	1	2	0	0	0	0
80713 X-RAY TECHNICIANS	2	2	1	1,300	1,256	44
80916 MENTAL INSTITUTE NOT PROFIT BED	2	2	1	80,000	0	80,000
84157 EMERGENCY MED MAJOR SURG D.O.	0	2	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	3	2	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	3	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	5	2	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	1	1	125,000	125,000	0
80169 SURGERY HAND M.D.	2	1	1	313,634	13,634	300,000
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	0	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	0	1	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	3	1	1	75,000	55,000	20,000
80260 NEPHROLOGY NO SURGERY M.D.	1	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	0	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	0	1	1	214,286	107,143	107,143
80292 PATHOLOGY MINOR SURG M.D.	6	1	1	499,985	249,992	249,993
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	1	0	0	0	0
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	0	1	1	13,333	6,667	6,666
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	0	1	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	0	1	1	125,000	27,776	97,224
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	0	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEOP	4	1	1	9,500	0	9,500
80610 HOSPITAL FOR PROFIT VISITS	0	1	1	60,000	60,000	0
80944 EMPLOYED OPTOMETRISTS	0	1	1	40,448	15,000	25,448
80960 NURSE ANESTHETISTS	4	1	0	0	0	0
80995 PHYSIOTHERAPISTS	3	1	1	22,500	11,000	11,500
84144 SURGERY THORACIC D.O.	1	1	1	290,000	0	290,000
84245 HEMATOLOGY NO SURGERY D.O.	1	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	1	1	200,000	50,000	150,000
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	0	0	0	0
84422 PHYS NO MAJ SURG CATHETERIZATION D.O.	0	1	0	0	0	0
84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION I	0	1	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	1	0	0	0	0
92212 NURSE HOME GOVERNMENT BED	0	1	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	1	0	0	0	0	0
80176 MILITARY MAJOR SURGERY GROUP 5 M.D.	2	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80279 INFECT DISEASE MINOR SURG M.D.	3	0	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	4	0	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	0	0	0	0	0
80711 MEDICAL LABORATORY TECHNICIANS	3	0	0	0	0	0
80714 NURSE X-RAY THERAPY	2	0	0	0	0	0
80925 SANITARIUM FOR PROFIT BED	1	0	0	0	0	0
80938 PHYSIOTHERAPISTS	5	0	0	0	0	0
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	0	0	0	0	0
84156 SURGERY PLASTIC D.O.	1	0	0	0	0	0
<b>58 TOTAL</b>		<b>1,940</b>	<b>1,929</b>	<b>634</b>	<b>81,357,763</b>	<b>35,927,376</b>
						<b>45,430,387</b>

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

ALL COMPANIES FOR YEAR: 1994	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Ameunt	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	348	282	130	17,291,946	7,580,988	9,710,958
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	203	207	44	6,013,020	1,793,755	4,219,265
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	124	127	33	5,314,926	3,356,584	1,958,342
80154 SURGERY ORTHOPEDIC M.D.	85	99	26	2,584,536	977,343	1,607,193
80211 DENTIST NOC	94	90	43	1,599,587	903,121	696,466
80143 SURGERY GENERAL NOC M.D.	83	80	25	5,174,241	2,754,526	2,419,715
80257 INTERNAL MED NO SURGERY M.D.	75	80	11	2,053,886	1,031,102	1,022,784
93215 HOSPITAL GOVERNMENT BED	53	64	28	3,355,171	824,989	2,530,182
80420 FAMILY PHYSICIAN NO SURGERY M.D.	55	44	12	1,534,100	558,341	975,759
80268 PHYSICIANS NO SURGERY NOC M.D.	38	41	12	754,750	348,280	406,470
80151 ANESTHESIOLOGY M.D.	33	39	15	1,096,590	493,490	603,100
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	29	36	7	744,000	425,400	318,600
80421 FAMILY PHYSICIAN MINOR SURG M.D.	18	31	10	951,250	671,893	279,357
80998 NURSE NOC	22	26	8	1,023,469	244,742	778,727
80145 SURGERY UROLOGICAL M.D.	16	22	7	1,925,000	844,974	1,080,026
80156 SURGERY PLASTIC M.D.	23	22	3	85,000	51,750	33,250
80152 SURGERY NEUROLOGY M.D.	26	21	3	169,500	110,392	59,108
80267 PEDIATRICS NO SURGERY M.D.	24	20	7	2,084,925	1,236,896	848,029
80117 SURGERY GENERAL PRACTICE M.D.	18	17	6	1,110,000	274,825	835,175
80210 DENTAL HYGIENISTS	23	16	1	20,000	12,000	8,000
80266 PATHOLOGY NO SURGERY M.D.	4	15	4	2,052,000	1,000,000	1,052,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	14	14	2	32,654	19,654	13,000
80410 CHIROPRACTORS	16	12	6	266,925	7,475	259,450
84420 FAMILY PHYSICIAN NO SURGERY D.O.	18	12	0	0	0	0
80144 SURGERY THORACIC M.D.	8	11	2	336,500	305,000	31,500
80102 EMERGENCY MED NO SURGERY M.D.	23	10	2	195,000	159,000	36,000
80249 PSYCHIATRY M.D.	13	10	4	566,000	267,500	298,500
80269 PULMONARY DISEASE NO SURGERY M.D.	5	10	1	37,500	10,000	27,500
80322 TEACHING PHYSICIAN MINOR SURGERY	9	10	4	656,285	301,642	354,643
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	4	10	4	85,500	14,100	71,400
80924 NURSE HOME NOT PROFIT BED	16	10	7	391,030	50,030	341,000
80261 NEUROLOGY NO SURGERY M.D.	13	9	1	100,000	60,000	40,000
80235 PHYSICAL MED AND REHABILITATION M.D.	6	8	2	308,739	0	308,739
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	7	8	4	1,657,500	1,287,500	370,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	11	8	1	99,982	30,400	69,582
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	8	8	1	100,000	50,000	50,000
84154 SURGERY ORTHOPEDIC D.O.	16	8	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	8	3	147,500	70,000	77,500
80114 SURGERY OPHTHALMOLOGY M.D.	9	7	4	1,050,000	493,500	556,500
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	10	7	1	375,000	187,500	187,500
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	6	7	5	903,655	803,155	100,500
84102 EMERGENCY MED NO SURGERY D.O.	13	7	2	52,466	8,466	44,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	8	7	4	852,500	530,000	322,500
84268 PHYSICIANS NO SURGERY NOC D.O.	8	7	1	55,000	40,000	15,000
80292 PATHOLOGY MINOR SURG M.D.	0	6	1	50,000	0	50,000
80993 CHIROPODIST	8	6	1	7,500	0	7,500
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MT	3	5	2	775,000	327,940	447,060
80212 DENTIST EMPLOYED ORAL SURGERY	0	5	1	200,000	100,000	100,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	5	1	112,500	12,400	100,100
80289 OPHTHALMOLOGY MINOR SURG M.D.	3	5	2	382,500	107,500	275,000
80617 HOSPITAL NOT PROFIT VISITS	8	5	2	137,000	9,890	127,110
80923 NURSE HOME FOR PROFIT BED	4	5	1	275,000	0	275,000
80141 SURGERY CARDIAC M.D.	4	4	2	270,000	192,500	77,500
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	5	4	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	7	4	3	102,500	58,270	44,230
80233 OCCUPATIONAL MED M.D.	2	4	2	170,000	170,000	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	4	1	165,000	100,000	65,000
80284 INTERNAL MED MINOR SURG M.D.	6	4	1	167,500	167,500	0
80293 PEDIATRICS MINOR SURG M.D.	0	4	4	1,175,140	587,568	587,572
80321 TEACHING PHYSICIAN NO SURGERY	5	4	0	0	0	0
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	5	4	0	0	0	0
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	8	4	1	150,000	75,000	75,000
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	4	4	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	6	4	3	70,733	45,733	25,000
84151 ANESTHESIOLOGY D.O.	10	4	1	1,200	1,200	0

**DEPARTMENT OF INSURANCE**  
**COMPANY INDEMNITY ANALYSIS**

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
<b>ALL COMPANIES FOR YEAR: 1994</b>						
59112 PHARMACISTS	4	3	2	29,500	2,530	26,970
80244 GYNECOLOGY NO SURGERY M.D.	4	3	1	20,000	10,000	10,000
80254 ALLERGY M.D.	3	3	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	3	0	0	0	0
80274 GASTROENTEROLOGY MINOR SURG M.D.	5	3	0	0	0	0
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	2	3	1	15,000	7,500	7,500
84145 SURGERY UROLOGICAL D.O.	3	3	2	215,000	60,000	155,000
84257 INTERNAL MED NO SURGERY D.O.	6	3	1	192,500	192,500	0
84261 NEUROLOGY NO SURGERY D.O.	2	3	1	75,000	50,000	25,000
84284 INTERNAL MED MINOR SURG D.O.	2	3	1	275,000	0	275,000
80157 EMERGENCY MED MAJOR SURG M.D.	0	2	1	218,750	218,750	0
80240 LEGAL MEDICINE M.D.	2	2	1	391,528	125,000	266,528
80250 PSYCHOANALYSIS M.D.	1	2	1	32,000	32,000	0
80279 INFECT DISEASE MINOR SURG M.D.	0	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	2	2	166,987	154,987	12,000
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	3	2	2	402,124	5,000	397,124
84157 EMERGENCY MED MAJOR SURG D.O.	0	2	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	2	2	1	142,500	100,000	42,500
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	2	1	10,000	5,000	5,000
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	3	2	0	0	0	0
80136 ADD CHARGE RADIATION THERAPY M.D.	2	1	0	0	0	0
80146 SURGERY VASCULAR M.D.	6	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	1	0	0	0	0
80216 DENTIST MILITARY	0	1	1	6,000	6,000	0
80223 DENTIST FED GOVERNMENT NOC	0	1	1	35,000	9,575	25,425
80245 HEMATOLOGY NO SURGERY M.D.	0	1	1	50,000	0	50,000
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	1	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	0	1	1	15,000	12,500	2,500
80715 MEDICAL OR X-RAY LABORATORY	3	1	1	3,500	1,000	2,500
80964 NURSES - RNS	2	1	1	293,785	146,892	146,893
80994 OPTOMETRISTS	0	1	1	150,000	75,000	75,000
84143 SURGERY GENERAL NOC D.O.	9	1	0	0	0	0
84156 SURGERY PLASTIC D.O.	0	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	1	130,000	105,000	25,000
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	1	0	0	0	0
84422 PHYS NO MAJ SURG CATHETERIZATION D.O.	0	1	0	0	0	0
80158 SURGERY OTOTOLOGY M.D.	1	0	0	0	0	0
80169 SURGERY HAND M.D.	1	0	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	0	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	0	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	3	0	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	0	0	0	0	0
80290 OTOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION	2	0	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	4	0	0	0	0	0
80916 MENTAL INSTITUTE NOT PROFIT BED	1	0	0	0	0	0
80960 NURSE ANESTHETISTS	3	0	0	0	0	0
80995 PHYSIOTHERAPISTS	1	0	0	0	0	0
84233 OCCUPATIONAL MED D.O.	1	0	0	0	0	0
84251 PSYCHOSOMATIC MEDICIND D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	2	0	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	0	0	0	0	0
<b>TOTAL</b>	<b>1,842</b>	<b>1,750</b>	<b>551</b>	<b>72,288,380</b>	<b>33,465,048</b>	<b>38,823,332</b>

## **Section VI**

### **Claim Study by Means of Disposition**

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report (INC RPT)
- Average Number of Months from Incident to Disposition (INC DSP)
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1996**

**ALL MEDICAL CARE PROVIDERS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	161	28.5%	9	21	4	44,516	44,249	88,765	6,411
After Initiating Court Proceedings	385	68.1%	27	58	6	97,318	100,054	197,372	24,853
<b>Total Settled</b>	<b>546</b>	<b>96.6%</b>	<b>22</b>	<b>47</b>	<b>5</b>	<b>81,748</b>	<b>83,599</b>	<b>165,347</b>	<b>19,415</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	15	2.7%	20	69	6	231,490	243,053	474,543	77,397
Judgment for Plaintiff After Appeal	4	0.7%	13	96	4	103,847	183,018	286,865	107,520
<b>Total Court Dispositions</b>	<b>19</b>	<b>3.4%</b>	<b>19</b>	<b>75</b>	<b>5</b>	<b>204,618</b>	<b>230,414</b>	<b>435,032</b>	<b>83,738</b>
<b>Total Paid Claim Dispositions</b>	<b>565</b>	<b>100.0%</b>	<b>22</b>	<b>48</b>	<b>5</b>	<b>85,880</b>	<b>88,536</b>	<b>174,416</b>	<b>21,578</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	308	24.8%	13	30	4				1,821
After Initiating Court Proceedings	652	52.4%	25	48	5				8,451
<b>Court Dispositions</b>									
Direct Verdict for Defendant	4	0.3%	22	80	4				48,998
Judgment NWS Verdict for Plaintiff	1	0.1%	6	25	3				14,124
Judgment for Defendant	62	5.0%	21	74	6				35,688
Judgment for Defendant After Appeal	24	1.9%	26	81	6				31,814
All Others Including Dismissals	193	15.5%	25	48	5				6,022
<b>Total Court Dispositions</b>	<b>284</b>	<b>22.8%</b>	<b>24</b>	<b>57</b>	<b>5</b>				<b>15,312</b>
<b>Total Unpaid Claim Dispositions</b>	<b>1,244</b>	<b>100.0%</b>	<b>22</b>	<b>45</b>	<b>5</b>				<b>8,376</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1996**

**PHYSICIANS AND SURGEONS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	27	10.8%	6	15	4	30,945	44,493	75,438	3,483
After Initiating Court Proceedings	212	84.8%	29	60	6	123,264	119,178	242,443	22,608
Total Settled	239	95.6%	26	55	6	112,835	110,741	223,576	20,448
<b>Court Dispositions</b>									
Judgment for Plaintiff	8	3.2%	18	64	6	164,605	86,250	250,855	63,515
Judgment for Plaintiff After Appeal	3	1.2%	17	89	4	46,333	151,895	198,228	115,480
Total Court Dispositions	11	4.4%	18	70	5	132,349	104,153	236,502	77,687
Total Paid Claim Dispositions	250	100.0%	26	56	6	113,694	110,451	224,145	22,966
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	126	17.6%	17	31	5				1,963
After Initiating Court Proceedings	406	56.8%	26	47	5				8,509
<b>Court Dispositions</b>									
Direct Verdict for Defendant	1	0.1%	28	107	5				100,960
Judgment for Defendant	45	6.3%	20	75	6				40,275
Judgment for Defendant After Appeal	16	2.2%	22	74	6				32,396
All Others Including Dismissals	121	16.9%	25	49	5				7,168
Total Court Dispositions	183	25.6%	23	58	5				18,028
Total Unpaid Claim Dispositions	715	100.0%	24	47	5				9,792

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1996**

**HOSPITALS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	84	45.4%	8	22	4	54,095	61,936	116,031	9,938
After Initiating Court Proceedings	95	51.4%	24	60	6	92,575	96,844	189,419	38,959
<b>Total Settled</b>	<b>179</b>	<b>96.8%</b>	<b>17</b>	<b>42</b>	<b>5</b>	<b>74,517</b>	<b>80,463</b>	<b>154,980</b>	<b>25,340</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	5	2.7%	27	82	6	409,742	590,258	1,000,000	106,227
Judgment for Plaintiff After Appeal	1	0.5%	0	117	4	276,387	276,388	552,775	83,639
<b>Total Court Dispositions</b>	<b>6</b>	<b>3.2%</b>	<b>22</b>	<b>88</b>	<b>6</b>	<b>387,517</b>	<b>537,946</b>	<b>925,463</b>	<b>102,462</b>
<b>Total Paid Claim Dispositions</b>	<b>185</b>	<b>100.0%</b>	<b>17</b>	<b>44</b>	<b>5</b>	<b>84,669</b>	<b>95,300</b>	<b>179,969</b>	<b>27,841</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	109	44.1%	9	31	4				2,339
After Initiating Court Proceedings	105	42.5%	23	50	5				14,017
<b>Court Dispositions</b>									
Direct Verdict for Defendant	2	0.8%	24	71	3				42,841
Judgment NWS Verdict for Plaintiff	1	0.4%	6	25	3				14,124
Judgment for Defendant	3	1.2%	16	54	4				23,305
Judgment for Defendant After Appeal	2	0.8%	64	116	5				45,329
All Others Including Dismissals	25	10.1%	29	45	5				4,957
<b>Total Court Dispositions</b>	<b>33</b>	<b>13.4%</b>	<b>29</b>	<b>51</b>	<b>5</b>				<b>11,645</b>
<b>Total Unpaid Claim Dispositions</b>	<b>247</b>	<b>100.0%</b>	<b>17</b>	<b>42</b>	<b>4</b>				<b>8,547</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1995**

**ALL MEDICAL CARE PROVIDERS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	184	29.0%	10	23	4	10,969	28,119	39,088	5,652
After Initiating Court Proceedings	427	67.4%	27	59	6	76,134	88,415	164,549	23,820
<b>Total Settled</b>	<b>611</b>	<b>96.4%</b>	<b>22</b>	<b>48</b>	<b>5</b>	<b>56,510</b>	<b>70,257</b>	<b>126,767</b>	<b>18,349</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	19	3.0%	26	68	5	63,498	124,235	187,733	40,938
Judgment for Plaintiff After Appeal	3	0.5%	28	89	8	1,067	47,667	48,733	101,394
All Other Including Dismissals	1	0.2%	54	73	9	190,000	0	190,000	7,800
<b>Total Court Dispositions</b>	<b>23</b>	<b>3.6%</b>	<b>28</b>	<b>71</b>	<b>5</b>	<b>60,855</b>	<b>108,846</b>	<b>169,702</b>	<b>47,383</b>
<b>Total Paid Claim Dispositions</b>	<b>634</b>	<b>100.0%</b>	<b>22</b>	<b>49</b>	<b>5</b>	<b>56,668</b>	<b>71,657</b>	<b>128,325</b>	<b>19,402</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	345	26.6%	14	32	4				12,002
After Initiating Court Proceedings	680	52.5%	24	50	5				11,373
<b>Court Dispositions</b>									
Direct Verdict for Defendant	5	0.4%	13	70	5				42,531
Judgment NWS Verdict for Plaintiff	1	0.1%	9	36	4				0
Judgment for Defendant	70	5.4%	23	72	5				119,610
Judgment for Defendant After Appeal	23	1.8%	32	86	5				25,191
All Others Including Dismissals	171	13.2%	25	51	5				8,261
<b>Total Court Dispositions</b>	<b>270</b>	<b>20.8%</b>	<b>25</b>	<b>59</b>	<b>5</b>				<b>39,176</b>
<b>Total Unpaid Claim Dispositions</b>	<b>1,295</b>	<b>100.0%</b>	<b>21</b>	<b>47</b>	<b>5</b>				<b>17,337</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1995**

**PHYSICIANS AND SURGEONS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	50	16.8%	9	25	4	19,837	45,549	65,386	10,898
After Initiating Court Proceedings	231	77.8%	28	58	6	81,268	93,636	174,904	19,393
<b>Total Settled</b>	<b>281</b>	<b>94.6%</b>	<b>25</b>	<b>52</b>	<b>6</b>	<b>70,337</b>	<b>85,079</b>	<b>155,417</b>	<b>17,881</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	12	4.0%	17	68	5	76,821	115,852	192,673	40,339
Judgment for Plaintiff After Appeal	3	1.0%	28	89	8	1,067	47,667	48,733	101,394
All Other Including Dismissals	1	0.3%	54	73	9	190,000	0	190,000	7,800
<b>Total Court Dispositions</b>	<b>16</b>	<b>5.4%</b>	<b>21</b>	<b>72</b>	<b>6</b>	<b>69,691</b>	<b>95,826</b>	<b>165,517</b>	<b>49,753</b>
<b>Total Paid Claim Dispositions</b>	<b>297</b>	<b>100.0%</b>	<b>25</b>	<b>53</b>	<b>6</b>	<b>70,303</b>	<b>85,658</b>	<b>155,961</b>	<b>19,598</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	174	23.2%	17	33	5				22,059
After Initiating Court Proceedings	385	51.3%	24	50	6				9,472
<b>Court Dispositions</b>									
Direct Verdict for Defendant	3	0.4%	17	75	6				42,307
Judgment for Defendant	53	7.1%	24	72	5				153,283
Judgment for Defendant After Appeal	18	2.4%	35	93	5				29,766
All Others Including Dismissals	117	15.6%	26	53	6				8,580
<b>Total Court Dispositions</b>	<b>191</b>	<b>25.5%</b>	<b>26</b>	<b>62</b>	<b>5</b>				<b>51,259</b>
<b>Total Unpaid Claim Dispositions</b>	<b>750</b>	<b>100.0%</b>	<b>23</b>	<b>49</b>	<b>5</b>				<b>23,034</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1995**

**HOSPITALS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	83	41.5%	7	20	4	8,823	23,864	32,687	4,242
After Initiating Court Proceedings	114	57.0%	26	64	6	92,963	103,430	196,393	38,083
<b>Total Settled</b>	<b>197</b>	<b>98.5%</b>	<b>18</b>	<b>46</b>	<b>5</b>	<b>57,513</b>	<b>69,907</b>	<b>127,421</b>	<b>23,825</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	3	1.5%	15	43	4	34,707	138,914	173,621	67,544
<b>Total Court Dispositions</b>	<b>3</b>	<b>1.5%</b>	<b>15</b>	<b>43</b>	<b>4</b>	<b>34,707</b>	<b>138,914</b>	<b>173,621</b>	<b>67,544</b>
<b>Total Paid Claim Dispositions</b>	<b>200</b>	<b>100.0%</b>	<b>18</b>	<b>46</b>	<b>5</b>	<b>57,171</b>	<b>70,942</b>	<b>128,114</b>	<b>24,481</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	114	42.7%	9	29	4				1,996
After Initiating Court Proceedings	131	49.1%	20	57	5				25,435
<b>Court Dispositions</b>									
Direct Verdict for Defendant	2	0.7%	7	64	5				42,869
Judgment NWS Verdict for Plaintiff	1	0.4%	9	36	4				0
Judgment for Defendant	4	1.5%	17	42	6				29,103
Judgment for Defendant After Appeal	1	0.4%	13	34	5				6,047
All Others Including Dismissals	14	5.2%	31	51	6				7,595
<b>Total Court Dispositions</b>	<b>22</b>	<b>8.2%</b>	<b>24</b>	<b>49</b>	<b>6</b>				<b>14,297</b>
<b>Total Unpaid Claim Dispositions</b>	<b>267</b>	<b>100.0%</b>	<b>15</b>	<b>44</b>	<b>5</b>				<b>14,510</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1994**

**ALL MEDICAL CARE PROVIDERS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	164	29.8%	18	30	4	19,936	23,070	43,006	2,948
After Initiating Court Proceedings	362	65.7%	27	59	6	74,983	88,621	163,604	21,418
<b>Total Settled</b>	<b>526</b>	<b>95.5%</b>	<b>24</b>	<b>50</b>	<b>5</b>	<b>57,820</b>	<b>68,183</b>	<b>126,003</b>	<b>15,659</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	21	3.8%	19	62	5	139,212	125,913	265,125	175,219
Judgment for Plaintiff After Appeal	3	0.5%	32	144	4	40,678	104,988	145,667	42,523
All Other Including Dismissals	1	0.2%	13	25	3	6,077	0	6,077	7,682
<b>Total Court Dispositions</b>	<b>25</b>	<b>4.5%</b>	<b>21</b>	<b>71</b>	<b>5</b>	<b>122,062</b>	<b>118,366</b>	<b>240,428</b>	<b>152,594</b>
<b>Total Paid Claim Dispositions</b>	<b>551</b>	<b>100.0%</b>	<b>24</b>	<b>51</b>	<b>5</b>	<b>60,735</b>	<b>70,460</b>	<b>131,195</b>	<b>21,872</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	330	27.5%	15	30	4				3,679
After Initiating Court Proceedings	627	52.3%	28	53	5				7,926
<b>Court Dispositions</b>									
Direct Verdict for Defendant	13	1.1%	16	66	6				40,120
Judgment for Defendant	52	4.3%	19	59	5				25,333
Judgment for Defendant After Appeal	27	2.3%	32	96	5				43,612
All Others Including Dismissals	150	12.5%	29	51	6				6,605
<b>Total Court Dispositions</b>	<b>242</b>	<b>20.2%</b>	<b>26</b>	<b>59</b>	<b>5</b>				<b>16,558</b>
<b>Total Unpaid Claim Dispositions</b>	<b>1,199</b>	<b>100.0%</b>	<b>24</b>	<b>48</b>	<b>5</b>				<b>8,499</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1994**

**PHYSICIANS AND SURGEONS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	56	22.0%	14	30	4	40,778	44,428	85,206	5,015
After Initiating Court Proceedings	185	72.5%	32	63	6	89,676	80,670	170,346	19,933
<b>Total Settled</b>	<b>241</b>	<b>94.5%</b>	<b>28</b>	<b>55</b>	<b>6</b>	<b>78,313</b>	<b>72,249</b>	<b>150,563</b>	<b>16,467</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	12	4.7%	15	56	6	123,474	109,358	232,833	62,936
Judgment for Plaintiff After Appeal	1	0.4%	21	153	4	60,000	147,500	207,500	86,182
All Others Including Dismissals	1	0.4%	13	25	3	6,077	0	6,077	7,682
<b>Total Court Dispositions</b>	<b>14</b>	<b>5.5%</b>	<b>15</b>	<b>61</b>	<b>6</b>	<b>110,555</b>	<b>104,271</b>	<b>214,826</b>	<b>60,650</b>
<b>Total Paid Claim Dispositions</b>	<b>255</b>	<b>100.0%</b>	<b>27</b>	<b>55</b>	<b>6</b>	<b>80,084</b>	<b>74,007</b>	<b>154,091</b>	<b>18,892</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	174	24.2%	18	34	4				5,057
After Initiating Court Proceedings	363	50.5%	27	54	5				7,167
<b>Court Dispositions</b>									
Direct Verdict for Defendant	6	0.8%	21	89	5				25,964
Judgment for Defendant	37	5.1%	22	61	5				29,101
Judgment for Defendant After Appeal	18	2.5%	40	104	5				52,058
All Others Including Dismissals	121	16.8%	31	53	6				7,127
<b>Total Court Dispositions</b>	<b>182</b>	<b>25.3%</b>	<b>30</b>	<b>61</b>	<b>6</b>				<b>16,659</b>
<b>Total Unpaid Claim Dispositions</b>	<b>719</b>	<b>100.0%</b>	<b>26</b>	<b>51</b>	<b>5</b>				<b>9,059</b>

**MISSOURI DEPARTMENT OF INSURANCE  
DISPOSITION OF CLAIM - 1994**

**HOSPITALS**

<b>Disposition</b>	<b>Claim Reports</b>		<b>Average Months</b>		<b>Average Severity</b>	<b>Average Paid</b>			
	<b>Number</b>	<b>Percent</b>	<b>Incident to Report</b>	<b>Incident to Disposition</b>		<b>Economic Damage</b>	<b>Non-Economic Damage</b>	<b>Indemnity</b>	<b>Expense</b>
<b>In Favor of Plaintiff</b>									
Before Initiating Court Proceedings	58	34.5%	23	37	4	12,737	11,399	24,136	2,732
After Initiating Court Proceedings	107	63.7%	16	54	6	72,220	107,398	179,618	27,440
<b>Total Settled</b>	<b>165</b>	<b>98.2%</b>	<b>19</b>	<b>48</b>	<b>5</b>	<b>51,311</b>	<b>73,653</b>	<b>124,964</b>	<b>18,755</b>
<b>Court Dispositions</b>									
Judgment for Plaintiff	3	1.8%	20	70	5	245,332	114,493	359,825	154,842
<b>Total Court Dispositions</b>	<b>3</b>	<b>1.8%</b>	<b>20</b>	<b>70</b>	<b>5</b>	<b>245,332</b>	<b>114,493</b>	<b>359,825</b>	<b>154,842</b>
<b>Total Paid Claim Dispositions</b>	<b>168</b>	<b>100.0%</b>	<b>19</b>	<b>48</b>	<b>5</b>	<b>54,775</b>	<b>74,382</b>	<b>129,158</b>	<b>21,185</b>
<b>In Favor of Defendant</b>									
Claim or Suit Abandoned	85	44.0%	10	26	4				3,471
After Initiating Court Proceedings	86	44.6%	25	51	5				9,303
<b>Court Dispositions</b>									
Direct Verdict for Defendant	6	3.1%	9	48	7				60,631
Judgment for Defendant	7	3.6%	9	67	5				33,892
Judgment for Defendant After Appeal	2	1.0%	25	109	3				62,411
All Others Including Dismissals	7	3.6%	21	43	5				6,967
<b>Total Court Dispositions</b>	<b>22</b>	<b>11.4%</b>	<b>14</b>	<b>58</b>	<b>5</b>				<b>35,210</b>
<b>Total Unpaid Claim Dispositions</b>	<b>193</b>	<b>100.0%</b>	<b>18</b>	<b>41</b>	<b>5</b>				<b>9,688</b>

## **Section VII**

### **Market Share and Experience Data by Company**

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Page 15 Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

## MISSOURI DEPARTMENT OF INSURANCE

## 1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11843	MEDICAL PROTECTIVE COMPANY	20.07%	23,702,626	23,607,806	8,666,463	7,583,917	8,829,875	37.40%
1144	33928	PIE MUTUAL INSURANCE CO THE	13.01%	15,358,494	16,955,702	869,409	22,306,890	30,734,608	181.26%
0659	32654	MEDICAL DEFENSE ASSOCIATES	10.27%	12,123,187	12,617,950	3,427,000	17,522,000	15,483,000	122.71%
0000	36668	MISSOURI MEDICAL INSURANCE COMPANY	9.32%	11,002,656	11,010,736	4,122,039	4,129,949	2,280,023	20.71%
0861	27642	MISSOURI HOSPITAL PLAN	7.87%	9,298,157	9,439,714	2,002,283	1,749,223	1,599,512	16.94%
0218	35289	CONTINENTAL INSURANCE COMPANY THE*	6.92%	8,168,876	8,660,485	2,273,559	2,393,592	14,274,249	164.82%
0378	33367	INTERMED INSURANCE CO	6.08%	7,176,917	11,707,885	4,423,807	8,045,290	12,000,819	102.50%
0000	35718	PHICO INSURANCE COMPANY	4.47%	5,278,175	4,628,745	1,578,350	875,500	1,019,208	22.02%
0218	20443	CONTINENTAL CASUALTY COMPANY*	3.47%	4,100,174	3,535,479	1,051,658	1,944,693	4,297,823	121.56%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	3.46%	4,090,105	2,546,567	192,938	0	1,272,109	49.95%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.36%	2,781,959	2,860,834	518,390	906,609	339,159	11.86%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	1.74%	2,059,273	1,364,964	338,392	0	2,213,482	162.16%
0761	22810	CHICAGO INSURANCE COMPANY	1.47%	1,739,901	1,689,623	484,250	1,202,902	2,190,300	129.63%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	1.20%	1,421,531	1,312,008	762,319	546,563	2,190,885	166.99%
0929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.84%	992,649	958,746	(16,736)	440,000	(387,705)	-40.44%
0000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.83%	984,131	974,647	243,236	226,461	244,732	25.11%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.83%	983,036	1,057,960	(770,458)	339,040	(1,314,907)	-124.29%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.67%	787,973	792,952	1,790,948	1,040,000	1,692,168	213.40%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.63%	748,254	745,045	252,525	425,500	(134,840)	-18.10%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.59%	695,956	275,477	2,017	0	11,712	4.25%
1172	24422	LEGION INSURANCE COMPANY	0.46%	547,709	528,217	(1,920)	372,524	662,363	125.40%
0041	22217	GULF INSURANCE COMPANY	0.44%	515,070	294,042	71,277	0	149,000	50.67%
0961	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.33%	388,947	376,404	167,716	397,250	380,219	101.01%
0000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.29%	343,706	352,565	38,742	25,000	(3,301)	-0.94%
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.28%	327,397	327,397	17,961	0	56,778	17.34%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.24%	288,318	290,501	81,265	0	240,618	82.83%
0244	10677	CINCINNATI INS CO THE	0.24%	287,567	272,917	139,248	186,032	822,232	301.28%
0901	18279	BANKERS STANDARD INSURANCE COMPANY	0.21%	253,656	184,926	49,618	15,877	57,866	31.29%
0480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.20%	236,767	257,217	42,296	0	196,468	76.38%
0000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.19%	218,676	216,855	78,502	30,000	198,905	91.72%
0901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.15%	181,446	145,551	15,957	13,500	(24,193)	-16.62%
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.14%	164,922	152,401	49,386	178,712	12,941	8.49%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.13%	155,003	146,138	44,071	250,000	264,079	180.71%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.13%	151,471	208,817	32,578	0	27,292	13.07%
0000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.10%	114,354	116,186	23,238	7,500	69,700	59.99%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.07%	78,255	659,810	18,524	0	211,929	32.12%
0761	37273	FIREMANS FUND INS CO OF WISCONSIN	0.06%	75,000	15,625	2,580	0	3,782	24.20%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	67,976	69,850	18,094	0	94,955	135.94%
0159	24457	RELIANCE INSURANCE COMPANY	0.05%	58,431	53,213	15,027	0	4,058	7.63%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.03%	40,659	40,659	13,451	0	34,228	84.18%
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.03%	35,692	27,309	844	0	(6,476)	-23.71%
0901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.03%	33,135	56,240	16,678	388	105,582	187.73%
1111	25534	TIG INSURANCE COMPANY	0.03%	30,232	17,143	(137,806)	100,387	(223,613)	-1304.40%
0901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	18,053	25,001	(6,348)	2,814	(52,005)	-208.01%
0159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.01%	16,771	17,674	1,258	0	(29,427)	-166.50%
0012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.01%	16,026	1,435,358	56,460	34,203	(58,543)	-4.08%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.01%	12,473	27,790	4,646	0	172,000	618.93%

MISSOURI DEPARTMENT OF INSURANCE  
1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0901	22667	CIGNA INSURANCE COMPANY	0.01%	10,928	10,525	2,968	0	3,933	37.37%
0350	34207	WESTPORT INSURANCE CORPORATION	0.01%	9,371	6,848	591	0	5,445	79.51%
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.01%	6,000	105,355	7,000	0	64,000	60.75%
0457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	5,757	5,757	(226,124)	0	100,324	1742.64%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,032	2,161	7,582	33,750	(70,919)	-3281.77%
0020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	2,021	2,021	0	0	0	0.00%
0926	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	(5,460)	0	(18,562)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(302)	0	(719)	N/A
0041	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(29,436)	3,166,964	4,250,000	16,766,106	-56957.83%
0008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	233	0	2,188	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(275,241)	1,000,000	0	N/A
0457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(22,349)	0	(53,664)	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	14,620	0	25,594	N/A
0553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	(354)	0	(1,078)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	1,925	0	1,271	N/A
0484	20532	CLARENDRON NATIONAL INS CO	0.00%	0	0	852	0	(729)	N/A
0901	20710	CENTURY INDEMNITY COMPANY	0.00%	0	0	(13,246)	202,688	134,219	N/A
0218	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	116,052	32,500	757,410	N/A
0052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,145)	(1,900,600)	(1,934,139)	N/A
0052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(56)	0	(77)	N/A
0052	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	(5,206)	0	(2,977)	N/A
0091	22357	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	0	0	421	0	671	N/A
0212	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(121)	0	(113)	N/A
0761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	3	0	(1,016)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(54)	0	(17)	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(2)	0	(4)	N/A
0041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(49,374)	0	(280,000)	N/A
0196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(300)	0	2,000	N/A
0785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(30,194)	N/A
0218	35270	FIDELITY AND CASUALTY CO OF NY*	0.00%	0	12,367	683	0	(7,500)	-60.65%
0164	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	(81,317)	0	(233)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	14,250	0	4,494	N/A
0159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	0	4,659	750	0	1,214	26.06%
0091	29459	TWIN CITY FIRE INS CO	-0.01%	(13,468)	(8,120)	(158)	0	(500)	6.16%
0212	16535	ZURICH INSURANCE COMPANY	-0.07%	(78,779)	230,663	35,490	3,126	(61,527)	-26.67%
Total Medical Malpractice Business			100.00%	118,095,604	123,401,931	35,752,307	76,913,780	117,608,550	95.31%

## MISSOURI DEPARTMENT OF INSURANCE

## 1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Physicians &amp; Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11843	MEDICAL PROTECTIVE COMPANY	28.52%	22,217,756	22,124,453	8,413,582	7,180,711	8,629,669	39.01%
1144	33928	PIE MUTUAL INSURANCE CO THE	18.86%	14,696,258	16,272,844	863,660	22,160,795	29,269,096	179.86%
0659	32654	MEDICAL DEFENSE ASSOCIATES	13.78%	10,738,675	11,176,934	3,035,624	15,340,833	13,714,785	122.71%
0000	36668	MISSOURI MEDICAL INSURANCE COMPANY	13.43%	10,463,520	10,468,430	3,967,689	4,050,949	2,277,398	21.75%
0378	33367	INTERMED INSURANCE CO	8.91%	6,939,896	11,548,687	4,355,951	7,999,305	11,816,741	102.32%
0218	20443	CONTINENTAL CASUALTY COMPANY*	4.13%	3,217,260	2,851,055	0	1,556,855	3,643,103	127.78%
0000	35718	PHICO INSURANCE COMPANY	2.90%	2,259,735	1,614,267	846,241	0	1,694,900	105.00%
0218	35289	CONTINENTAL INSURANCE COMPANY THE*	2.86%	2,230,211	2,096,352	2,273,559	1,807,726	20,799,769	992.19%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.29%	1,003,427	1,103,671	283,250	574,154	420,870	38.13%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	1.01%	787,973	792,952	1,790,948	1,040,000	1,692,168	213.40%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.96%	748,254	745,045	252,525	425,500	(134,840)	-18.10%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.87%	678,447	269,246	0	0	11,712	4.35%
1172	24422	LEGION INSURANCE COMPANY	0.70%	547,709	528,217	(1,920)	372,524	662,363	125.40%
0000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.44%	343,706	352,565	38,742	25,000	(3,301)	-0.94%
0480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.30%	236,767	257,217	42,296	0	196,468	76.38%
0000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.28%	218,676	216,855	78,502	30,000	198,905	91.72%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.26%	204,430	314,443	0	194,562	246,498	78.39%
0929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.25%	196,676	196,676	(1,338)	35,000	7,524	3.83%
0000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.15%	114,354	116,186	23,238	7,500	69,700	59.99%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.05%	40,659	40,659	13,451	0	34,228	84.18%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.02%	12,473	27,790	4,646	0	172,000	618.93%
0244	10677	CINCINNATI INS CO THE	0.01%	6,263	5,779	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(302)	0	(719)	N/A
0041	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	(76,084)	N/A
0008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	27	0	260	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	14,620	0	25,594	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	1,925	0	1,271	N/A
0484	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	852	0	(729)	N/A
0218	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	(573)	0	25,000	789,910	-137855.15%
0052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,145)	(1,900,600)	(1,934,139)	N/A
0052	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	(5,206)	0	(2,977)	N/A
0212	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(121)	0	(113)	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	0	(1,536)	N/A
0196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(300)	0	(120)	N/A
0785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(30,194)	N/A
0218	35270	FIDELITY AND CASUALTY CO OF NY*	0.00%	0	0	0	0	3,196	N/A
0164	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	(81,317)	0	(233)	N/A
Total Physicians & Surgeons Business			100.00%	77,903,125	83,119,750	26,206,679	60,925,814	94,193,143	113.32%

MISSOURI DEPARTMENT OF INSURANCE  
1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	53.85%	9,298,157	9,439,714	2,002,283	1,749,223	1,599,512	16.94%
0218	35289	CONTINENTAL INSURANCE COMPANY THE*	18.28%	3,156,178	3,262,106	0	98,000	(2,542,057)	-77.93%
0000	35718	PHICO INSURANCE COMPANY	17.48%	3,018,440	3,014,478	732,109	875,500	(675,692)	-22.41%
1144	33928	PIE MUTUAL INSURANCE CO THE	3.59%	619,615	649,287	6,549	146,095	1,493,800	230.07%
0929	12246	AMERICAN CONTINENTAL INSURANCE CO	2.57%	444,375	645,652	(15,398)	405,000	(440,901)	-68.29%
0244	10677	CINCINNATI INS CO THE	1.21%	209,418	194,883	10,664	186,032	618,232	317.23%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.88%	151,471	202,600	0	0	0	0.00%
0901	18279	BANKERS STANDARD INSURANCE COMPANY	0.61%	106,129	68,404	0	0	24,513	35.84%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.45%	78,255	659,810	18,524	0	211,929	32.12%
0761	37273	FIREMANS FUND INS CO OF WISCONSIN	0.43%	75,000	9,375	0	0	0	0.00%
0218	20443	CONTINENTAL CASUALTY COMPANY*	0.32%	55,380	30,190	0	138,000	41,933	138.90%
0901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.28%	48,990	90,241	15,957	13,500	(19,355)	-21.45%
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.21%	35,692	27,309	844	0	(6,476)	-23.71%
0901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.19%	33,135	56,240	16,678	388	105,582	0.00%
0901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.10%	18,053	25,001	(6,348)	2,814	(52,005)	-208.01%
0901	22667	CIGNA INSURANCE COMPANY	0.06%	10,928	10,525	2,968	0	3,933	37.37%
0457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	5,757	5,757	(226,124)	0	100,324	1742.64%
0041	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(29,436)	3,166,964	4,250,000	16,842,190	-57216.30%
0008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	41	0	364	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(275,241)	1,000,000	0	N/A
0457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(22,349)	0	(53,664)	N/A
0901	20710	CENTURY INDEMNITY COMPANY	0.00%	0	0	(13,246)	202,688	134,219	N/A
0218	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	0	7,500	(12,500)	N/A
0041	22217	GULF INSURANCE COMPANY	0.00%	0	0	71,277	0	149,000	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	4,190	0	(12,691)	N/A
0196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(120)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	14,250	0	4,494	N/A
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	-0.02%	(4,000)	95,355	1,602	0	14,643	15.36%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	-0.09%	(15,138)	(6,191)	(78,426)	0	(375,574)	6066.45%
0212	16535	ZURICH INSURANCE COMPANY	-0.46%	(78,779)	230,663	35,490	3,126	(61,527)	-26.67%
Total Hospital Business			100.00%	17,267,056	18,681,963	5,463,258	9,077,866	17,092,106	91.49%

## MISSOURI DEPARTMENT OF INSURANCE

## 1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11843	MEDICAL PROTECTIVE COMPANY	40.22%	1,484,870	1,483,353	252,881	403,206	200,206	13.50%
0218	20443	CONTINENTAL CASUALTY COMPANY*	17.48%	645,277	639,420	0	249,838	560,292	87.63%
0000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.60%	539,136	542,306	154,350	79,000	2,625	0.48%
0091	29459	TWIN CITY FIRE INS CO	8.32%	307,246	307,244	(158)	0	(500)	-0.16%
0378	33367	INTERMED INSURANCE CO	6.42%	237,021	159,198	67,856	45,985	184,078	115.63%
0659	32654	MEDICAL DEFENSE ASSOCIATES	5.16%	190,649	198,430	53,893	5,000	243,485	122.71%
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	4.47%	164,922	152,401	0	178,712	12,941	8.49%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.16%	79,789	84,037	7,255	0	(17,970)	-21.38%
1144	33928	PIE MUTUAL INSURANCE CO THE	0.56%	20,621	18,886	(800)	0	(28,288)	-149.78%
0244	10677	CINCINNATI INS CO THE	0.53%	19,604	18,990	0	0	0	0.00%
0159	24457	RELIANCE INSURANCE COMPANY	0.07%	2,606	1,882	526	0	143	7.60%
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(54)	0	(17)	N/A
0196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	37	0	(120)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE*	0.00%	0	17,135	0	0	25,429	0.00%
Total Dentists Business			100.00%	3,691,741	3,623,282	535,786	961,741	1,182,304	32.63%

**MISSOURI DEPARTMENT OF INSURANCE**  
**1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**MEDICAL MALPRACTICE - Nurses**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	48.93%	650,778	630,154	0	85,135	(1,660,417)	-263.49%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	27.08%	360,234	391,326	77,843	154,500	129,940	33.21%
0659	32654	MEDICAL DEFENSE ASSOCIATES	17.98%	239,206	248,968	67,619	0	305,500	122.71%
0159	24457	RELIANCE INSURANCE COMPANY	4.20%	55,825	51,331	14,501	0	3,915	7.63%
0159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	1.26%	16,771	17,674	1,258	0	(29,427)	-166.50%
0244	10677	CINCINNATI INS CO THE	0.55%	7,251	6,317	0	0	0	0.00%
0159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	0	4,659	750	0	1,214	26.06%
Total Nurses Business			100.00%	1,330,065	1,350,429	161,971	239,635	(1,249,275)	-92.51%

## MISSOURI DEPARTMENT OF INSURANCE

## 1996 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19380	AMERICAN HOME ASSURANCE COMPANY	22.85%	4,090,105	2,546,567	192,938	0	1,272,109	49.95%
0218	35289	CONTINENTAL INSURANCE COMPANY THE*	15.54%	2,782,487	3,284,892	0	487,866	(4,008,892)	-122.04%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	11.50%	2,059,273	1,364,964	338,392	0	2,213,482	162.16%
0761	22810	CHICAGO INSURANCE COMPANY	9.72%	1,739,901	1,689,623	484,250	1,202,902	2,190,300	129.63%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	7.94%	1,421,531	1,312,008	758,129	546,563	2,205,112	168.07%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	7.56%	1,353,647	1,287,991	228,468	177,955	181,893	14.12%
0000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	5.50%	984,131	974,647	243,236	226,461	244,732	25.11%
0659	32654	MEDICAL DEFENSE ASSOCIATES	5.33%	954,657	993,618	269,864	2,176,167	1,219,230	122.71%
0041	22217	GULF INSURANCE COMPANY	2.88%	515,070	294,042	0	0	0	0.00%
0961	34266	NEW YORK FRONTIER INSURANCE COMPANY	2.17%	388,947	376,404	167,716	397,250	380,219	101.01%
0929	12246	AMERICAN CONTINENTAL INSURANCE CO	1.96%	351,598	116,418	0	0	45,672	39.23%
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	1.83%	327,397	327,397	17,961	0	56,778	17.34%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	1.61%	288,318	290,501	81,265	0	240,618	82.83%
0218	20443	CONTINENTAL CASUALTY COMPANY*	1.02%	182,257	14,814	1,051,658	0	52,495	354.36%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.87%	155,003	146,138	44,071	250,000	264,079	180.71%
0901	18279	BANKERS STANDARD INSURANCE COMPANY	0.82%	147,527	116,522	49,618	15,877	33,353	28.62%
0901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.74%	132,456	55,310	0	0	(4,838)	-8.75%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.71%	127,828	113,363	(770,458)	59,343	99,012	87.34%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.38%	67,976	69,850	18,094	0	94,955	135.94%
0244	10677	CINCINNATI INS CO THE	0.25%	45,031	46,948	128,584	0	204,000	434.52%
1111	25534	TIG INSURANCE COMPANY	0.17%	30,232	17,143	(137,806)	100,387	(223,613)	0.00%
1144	33928	PIE MUTUAL INSURANCE CO THE	0.12%	22,000	14,685	0	0	0	0.00%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.10%	17,509	6,231	2,017	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.09%	16,026	1,435,358	56,460	34,203	(58,543)	-4.08%
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.06%	10,000	10,000	5,398	0	49,357	493.57%
0350	34207	WESTPORT INSURANCE CORPORATION	0.05%	9,371	6,848	591	0	5,445	79.51%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.01%	2,032	2,161	7,582	33,750	(70,919)	-3281.77%
0020	19704	AMERICAN STATES INSURANCE COMPANY*	0.01%	2,021	2,021	0	0	0	0.00%
0926	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	(5,460)	0	(18,562)	N/A
0008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	165	0	1,564	N/A
0553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	(354)	0	(1,078)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	49,386	0	0	N/A
0218	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	573	116,052	0	(20,000)	N/A
0052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(56)	0	(77)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	6,217	32,578	0	27,292	N/A
0091	22357	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	0	0	421	0	671	N/A
0761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	3	0	(1,016)	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(2)	0	(4)	N/A
0041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(49,374)	0	(280,000)	N/A
0196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(37)	0	2,360	N/A
0218	35270	FIDELITY AND CASUALTY CO OF NY*	0.00%	0	12,367	683	0	(10,696)	N/A
0761	37273	FIREMANS FUND INS CO OF WISCONSIN	0.00%	0	6,250	2,580	0	3,782	N/A
0091	29459	TWIN CITY FIRE INS CO	-1.79%	(320,714)	(315,364)	0	0	0	0.00%
Total Other Business			100.00%	17,903,617	16,626,507	3,384,613	5,708,724	6,390,272	38.43%

## MISSOURI DEPARTMENT OF INSURANCE

## 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	20.85%	24,643,592	25,334,116	18,226,862	7,489,329	11,742,830	46.35%
000	33928	PIE MUTUAL INSURANCE CO, THE	15.46%	18,278,716	17,858,689	1,362,660	12,884,829	15,442,153	86.47%
659	32654	MEDICAL DEFENSE ASSOCIATES	11.41%	13,487,937	14,710,195	3,931,337	10,954,799	10,566,049	71.83%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	10.59%	12,512,159	12,316,980	4,457,417	8,539,077	3,943,661	32.02%
861	27642	MISSOURI HOSPITAL PLAN	9.12%	10,779,446	11,179,425	117,624	2,976,724	1,337,058	11.96%
378	33367	INTERMED INSURANCE CO	8.03%	9,492,933	13,044,643	1,981,381	4,838,106	5,425,069	41.59%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	5.09%	6,011,436	6,004,287	1,105,329	4,118,148	9,230,005	153.72%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.86%	3,374,795	3,066,877	51,712	1,585,162	(2,069,374)	-67.47%
218	20443	CONTINENTAL CASUALTY COMPANY*	2.75%	3,250,617	3,212,988	(85,595)	1,810,691	33,318	1.04%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.61%	1,897,731	1,646,511	177,323	0	940,761	57.14%
218	20427	AMERICAN CASUALTY CO OF READING PA	1.28%	1,509,876	1,361,192	300,888	51,267	(758,049)	-55.69%
761	22810	CHICAGO INSURANCE COMPANY	1.28%	1,508,286	1,440,065	508,959	9,200	746,898	51.87%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	1.05%	1,243,663	1,019,979	287,803	533,701	724,335	71.01%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.95%	1,127,817	1,183,802	53,291	0	681,882	57.60%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.89%	1,055,743	847,539	(218,670)	0	(384,224)	-45.33%
000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.87%	1,032,827	1,018,301	193,865	998,971	1,035,378	101.68%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.86%	1,011,636	936,222	117,387	112,729	377,903	40.36%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.73%	864,229	880,047	845,612	904,235	777,358	88.33%
000	35718	PHICO INSURANCE COMPANY	0.64%	759,017	995,158	221,711	260,408	1,055,637	106.08%
212	16535	ZURICH INSURANCE COMPANY	0.63%	746,993	781,419	47,505	0	249,894	31.98%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.37%	431,881	403,354	56,417	0	48,629	12.06%
000	24422	LEGION INSURANCE COMPANY	0.28%	332,973	342,372	141,846	335,000	166,894	48.75%
091	29459	TWIN CITY FIRE INS CO	0.26%	301,805	305,789	16,538	0	52,500	17.17%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.25%	294,180	247,353	18,026	0	112,677	45.55%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.25%	292,841	289,821	29,924	4,500	66,104	22.81%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.23%	277,348	287,204	55,539	142,000	(24,323)	-8.47%
244	10677	CINCINNATI INS CO THE	0.19%	225,305	198,905	12,268	11,551	443,351	222.90%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.16%	194,732	171,516	10,117	1,017,500	886,245	516.71%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.13%	151,516	148,859	2,558	4,271	145,980	98.07%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.10%	116,081	104,103	15,083	130,000	83,009	79.74%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	107,000	119,002	33,000	0	77,000	64.70%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.09%	101,870	98,333	13,151	7,500	43,056	43.79%
761	21873	FIREMANS FUND INSURANCE COMPANY	0.08%	100,000	20,833	0	0	4,346	20.86%
901	20710	CENTURY INDEMNITY COMPANY	0.06%	72,681	70,437	172	32,197	(59,880)	-85.01%
012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	69,260	70,166	6,482	0	38,584	54.99%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.06%	67,052	27,940	6,424	0	19,058	68.21%
807	40371	COLUMBIA MUTUAL INSURANCE CO	0.06%	66,290	65,909	0	0	0	0.00%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.05%	59,380	79,140	9,976	0	40,620	51.33%
084	16691	GREAT AMERICAN INSURANCE COMPANY	0.05%	59,252	42,368	0	0	0	0.00%
159	24457	RELIANCE INSURANCE COMPANY	0.05%	56,333	51,923	(22,053)	0	(30,592)	-58.92%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.03%	37,500	150,000	0	0	90,000	60.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.03%	32,215	11,715	(6,925)	6,552	(79,100)	-675.20%
400	24554	VANGUARD INSURANCE COMPANY	0.02%	26,303	47,221	0	0	0	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.02%	26,099	0	0	0	0	0.00%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	21,927	21,927	8,527	0	13,400	61.11%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.02%	18,950	6,583	0	0	10,696	162.48%
041	22217	GULF INSURANCE COMPANY	0.01%	16,866	2,885	655	0	0	0.00%

## MISSOURI DEPARTMENT OF INSURANCE

## 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.01%	16,645	18,209	(26,836)	166,667	4,645	25.51%
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	7,236	0	0	0	0	N/A
901	22667	CIGNA INSURANCE COMPANY	0.01%	6,037	511	(163)	0	(144)	-28.18%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	5,757	5,757	(207,611)	1,747,599	2,254,691	39164.34%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	5,628	1,442	(73)	0	(204)	-14.15%
012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,716	2,532	(8,563)	0	(44,389)	-1753.12%
185	25534	TIG INSURANCE COMPANY	0.00%	2,036	639	59,101	78,500	(7,600)	-1189.36%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	2,021	1,927	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	169	0	(62,423)	N/A
342	10391	AMERICAN CENTENNIAL INSURANCE CO	0.00%	0	0	0	75,000	75,000	N/A
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	2,410	0	230	N/A
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(13)	0	(115)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(27,493)	(2,117,048)	735,547	(3,060,825)	11133.11%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(157,946)	0	(350,507)	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	177	0	2,323	N/A
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	1,417	0	1,513	N/A
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	19,342	0	0	N/A
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(31,794)	0	(96,252)	N/A
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(25,613)	1,501	(105,245)	N/A
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	361	0	1,098	N/A
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(20,524)	250,000	(161,261)	N/A
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(19,472)	N/A
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	0	0	0	0	(406)	N/A
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	8,939	113,953	0	195,762	2189.98%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,416)	0	(37,457)	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	6,054	0	(1,509)	N/A
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	6,817	0	2,436	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(31)	0	(324)	N/A
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(22)	(20)	0	N/A
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(519)	0	145	N/A
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(132)	N/A
163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	7,054	0	10,017	N/A
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(618)	0	(1,546)	N/A
041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(56,000)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(23,351)	25,000	(25,700)	N/A
785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	14,805	4,999	N/A
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	1,030	0	(9,886)	N/A
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	2,547	(842)	0	(1,713)	-67.26%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	-0.00%	(180)	1,786	101	0	275	15.40%
Total Medical Malpractice Business			100.00%	118,194,985	122,240,889	31,676,129	62,853,046	61,756,820	50.52%

MISSOURI DEPARTMENT OF INSURANCE  
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	27.64%	23,169,349	23,843,743	18,181,847	6,361,882	11,851,383	49.70%
000	33928	PIE MUTUAL INSURANCE CO, THE	20.93%	17,541,621	17,186,577	1,356,670	12,708,590	14,745,653	85.80%
659	32654	MEDICAL DEFENSE ASSOCIATES	14.57%	12,211,248	13,317,815	3,559,219	10,629,549	9,565,929	71.83%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.26%	11,952,026	11,765,349	4,161,790	8,340,277	4,315,863	36.68%
378	33367	INTERMED INSURANCE CO	10.95%	9,179,425	12,867,268	1,976,403	4,789,106	5,411,473	42.06%
218	20443	CONTINENTAL CASUALTY COMPANY*	3.13%	2,622,949	2,568,417	(19,519)	1,454,147	(113,206)	-4.41%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	1.94%	1,622,394	1,547,400	700,733	2,792,980	5,062,825	327.18%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.75%	1,463,903	1,109,806	(104,885)	1,105,427	(1,581,584)	-142.51%
000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.23%	1,032,827	1,018,301	193,865	998,971	1,035,378	101.68%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	1.03%	864,229	880,047	845,612	904,235	777,358	88.33%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.94%	784,716	663,220	0	0	257,431	38.82%
000	24422	LEGION INSURANCE COMPANY	0.40%	332,973	342,372	141,846	335,000	166,894	48.75%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.35%	294,180	247,353	18,026	0	112,677	45.55%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.33%	277,348	287,204	55,539	142,000	(24,323)	-8.47%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.27%	228,490	228,490	(58,952)	0	30,801	13.48%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.12%	101,870	98,333	13,151	7,500	43,056	43.79%
084	16691	GREAT AMERICAN INSURANCE COMPANY	0.07%	59,252	42,368	0	0	0	0.00%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.04%	37,500	150,000	0	0	90,000	60.00%
400	24554	VANGUARD INSURANCE COMPANY	0.03%	26,303	47,221	0	0	0	0.00%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.03%	21,927	21,927	8,527	0	13,400	61.11%
000	35718	PHICO INSURANCE COMPANY	0.00%	2,612	1,317	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	169	0	(62,423)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	(183,278)	0	(190,769)	N/A
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(157,946)	0	(350,507)	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	50	0	551	N/A
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	250,000	N/A
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(25,613)	1,501	(105,245)	N/A
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	361	0	1,098	N/A
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(20,524)	250,000	(161,261)	N/A
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	8,939	108,058	0	185,762	2078.11%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,416)	0	(37,457)	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	0	0	(2,225)	N/A
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	6,817	0	2,436	N/A
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(22)	(20)	0	N/A
163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	7,054	0	10,017	N/A
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	0	(332)	N/A
041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(56,000)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(22,026)	12,500	(12,640)	N/A
785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	14,805	4,999	N/A
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	1,030	0	(9,886)	N/A
748	16551	SAVERS PROPERTY & CASUALTY INS CO	-0.00%	(180)	1,786	101	0	275	15.40%
Total Physicians & Surgeons Business			100.00%	83,826,962	88,245,253	30,731,687	50,848,450	51,227,401	58.05%

## MISSOURI DEPARTMENT OF INSURANCE

## 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
861	27642	MISSOURI HOSPITAL PLAN	61.97%	10,779,446	11,179,425	117,624	2,976,724	1,337,058	11.96%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	11.34%	1,972,146	2,072,905	236,925	516,667	2,305,808	111.24%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	6.48%	1,127,817	1,183,802	53,291	0	681,882	57.60%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	4.59%	797,528	592,503	(152,869)	0	(461,475)	-77.89%
000	35718	PHICO INSURANCE COMPANY	4.35%	756,405	993,841	221,711	260,408	1,055,637	106.22%
212	16535	ZURICH INSURANCE COMPANY	4.29%	746,993	781,419	47,505	0	249,894	31.98%
000	33928	PIE MUTUAL INSURANCE CO, THE	4.08%	708,830	651,513	5,990	160,239	714,607	109.68%
244	10677	CINCINNATI INS CO THE	0.88%	153,244	142,633	869	11,551	209,351	146.78%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.62%	107,000	119,002	33,000	0	77,000	64.70%
901	20710	CENTURY INDEMNITY COMPANY	0.42%	72,681	70,437	172	32,197	(59,880)	-85.01%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.34%	59,380	79,140	9,976	0	40,620	51.33%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.19%	32,215	11,715	(6,925)	6,552	(79,100)	-675.20%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.18%	31,342	64,544	8,899	130,000	66,408	102.89%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.15%	26,099	0	0	0	0	0.00%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.06%	10,432	40,208	(52,400)	(33)	(182,906)	-454.90%
901	22667	CIGNA INSURANCE COMPANY	0.03%	6,037	511	(163)	0	(144)	-28.18%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	5,757	5,757	(207,611)	1,747,599	2,004,691	34821.80%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(27,493)	(1,819,661)	698,047	(2,676,184)	9734.06%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	(169)	0	(1,519)	N/A
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	19,342	0	0	N/A
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(31,794)	0	(96,252)	N/A
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	0	0	(2,018)	N/A
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	0	138,000	45,785	N/A
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(2,270)	N/A
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	4,120	0	10,000	N/A
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	149,883	345,783	277,151	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(140)	N/A
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	2,547	(842)	0	(1,713)	-67.26%
Total Hospital Business			100.00%	17,393,352	17,964,409	(1,363,127)	7,023,734	5,512,291	30.68%

**MISSOURI DEPARTMENT OF INSURANCE**  
**1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**MEDICAL MALPRACTICE - Dentists**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	38.50%	1,474,243	1,490,373	0	942,446	(137,554)	-9.23%
218	20443	CONTINENTAL CASUALTY COMPANY*	16.28%	623,475	640,914	(120,283)	218,838	(3,243)	-0.51%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.63%	560,133	551,631	295,627	198,800	(372,202)	-67.47%
378	33367	INTERMED INSURANCE CO	8.19%	313,508	177,375	4,978	49,000	13,596	7.67%
091	29459	TWIN CITY FIRE INS CO	7.88%	301,548	300,821	16,538	0	52,500	17.45%
659	32654	MEDICAL DEFENSE ASSOCIATES	7.31%	279,804	305,159	81,555	0	219,190	71.83%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	3.96%	151,516	148,859	2,558	4,271	145,980	98.07%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.33%	89,173	83,835	4,855	27,500	(299,186)	-356.87%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.45%	17,265	17,443	0	16,000	(18,107)	-103.81%
244	10677	CINCINNATI INS CO THE	0.39%	15,008	9,276	0	0	10,000	107.81%
159	24457	RELIANCE INSURANCE COMPANY	0.08%	3,203	2,215	0	0	0	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(140)	N/A
Total Dentists Business			100.00%	3,828,876	3,727,901	285,828	1,456,855	(389,166)	-10.44%

## MISSOURI DEPARTMENT OF INSURANCE

## 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	86.30%	456,150	370,772	57,566	10,000	156,847	42.30%
159	24457	RELIANCE INSURANCE COMPANY	10.05%	53,130	49,708	(22,053)	0	(30,592)	-61.54%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	3.15%	16,645	18,209	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.50%	2,631	1,557	0	0	0	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	6,054	0	958	N/A
Total Nurses Business			100.00%	528,556	440,246	41,567	10,000	127,213	28.90%

## MISSOURI DEPARTMENT OF INSURANCE

## 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
048	35289	CONTINENTAL INSURANCE COMPANY THE*	19.16%	2,416,896	2,383,982	167,671	808,501	1,861,372	78.08%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	15.04%	1,897,731	1,646,511	177,323	0	940,761	57.14%
761	22810	CHICAGO INSURANCE COMPANY	11.95%	1,508,286	1,440,065	508,959	9,200	746,898	51.87%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	10.74%	1,355,137	1,462,256	146,576	442,268	(162,545)	-11.12%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	9.86%	1,243,663	1,019,979	137,920	187,918	447,516	43.88%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	8.02%	1,011,636	936,222	117,387	112,729	377,903	40.36%
659	32654	MEDICAL DEFENSE ASSOCIATES	7.90%	996,885	1,087,221	290,563	325,250	780,930	71.83%
218	20427	AMERICAN CASUALTY CO OF READING PA	5.75%	725,160	697,972	300,888	51,267	(1,013,462)	-145.20%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	3.42%	431,881	403,354	56,417	0	48,629	12.06%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	2.32%	292,841	289,821	29,924	4,500	66,104	22.81%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.54%	194,732	171,516	10,117	1,017,500	886,245	516.71%
761	21873	FIREMANS FUND INSURANCE COMPANY	0.79%	100,000	20,833	0	0	4,346	20.86%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.67%	84,739	39,559	6,184	0	16,601	41.97%
012	23809	GRANITE STATE INSURANCE COMPANY	0.55%	69,260	70,166	6,482	0	38,584	54.99%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.53%	67,052	27,940	6,424	0	19,058	68.21%
807	40371	COLUMBIA MUTUAL INSURANCE CO	0.53%	66,290	65,909	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.43%	54,422	45,439	11,399	0	224,000	492.97%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.24%	29,725	26,546	(6,849)	0	46,450	174.98%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.15%	18,950	6,583	0	0	10,696	162.48%
041	22217	GULF INSURANCE COMPANY	0.13%	16,866	2,885	655	0	0	0.00%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.09%	11,000	3,156	0	0	0	0.00%
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	7,236	0	0	0	0	0.00%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.04%	5,628	1,442	(73)	0	(204)	-14.15%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.03%	4,193	3,657	54,207	(294)	103,982	2843.37%
012	19429	INSURANCE CO OF THE STATE OF PA	0.02%	2,716	2,532	(8,563)	0	(44,389)	-1753.12%
185	25534	TIG INSURANCE COMPANY	0.02%	2,036	639	59,101	78,500	(7,600)	-1189.36%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.02%	2,021	1,927	0	0	0	0.00%
091	29459	TWIN CITY FIRE INS CO	0.00%	257	4,968	0	0	0	0.00%
342	10391	AMERICAN CENTENNIAL INSURANCE CO	0.00%	0	0	0	75,000	75,000	N/A
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	2,410	0	230	N/A
000	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	45,015	185,001	29,001	N/A
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(13)	0	(115)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	(114,109)	37,500	(193,872)	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	296	0	3,291	N/A
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	1,417	0	1,513	N/A
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(17,202)	N/A
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	0	0	0	0	(406)	N/A
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	1,775	0	0	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	0	0	(242)	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(31)	0	(324)	N/A
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(519)	0	145	N/A
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	0	0	(26,836)	166,667	4,645	N/A
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(132)	N/A
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(618)	0	(1,546)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(1,325)	12,500	(12,780)	N/A
Total Other Business			100.00%	12,617,239	11,863,080	1,980,174	3,514,007	5,279,081	44.50%

## MISSOURI DEPARTMENT OF INSURANCE

## 1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	20.96%	25,550,792	25,607,668	7,482,580	7,981,705	13,348,704	52.13%
000	33928	PIE MUTUAL INSURANCE CO, THE	14.20%	17,312,065	15,230,022	483,315	5,016,114	6,454,630	42.38%
659	32654	MEDICAL DEFENSE ASSOCIATES	11.27%	13,734,411	13,017,713	3,020,393	14,199,414	11,039,414	84.80%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	10.66%	12,997,871	12,600,756	3,752,965	6,995,906	6,142,864	48.75%
378	33367	RCA MUTUAL INSURANCE COMPANY	10.06%	12,259,413	11,885,162	3,689,438	4,940,724	4,212,317	35.44%
861	27642	MISSOURI HOSPITAL PLAN	9.84%	11,991,593	12,009,141	1,492,207	3,374,287	8,650,120	72.03%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	5.39%	6,564,506	5,619,088	495,753	1,246,180	1,202,318	21.40%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	3.53%	4,298,533	4,828,959	282,368	663,705	(358,657)	-7.43%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.70%	2,073,452	899,054	97,097	0	411,065	45.72%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.52%	1,853,287	1,717,942	462,175	960,907	3,488,720	203.08%
761	22810	CHICAGO INSURANCE COMPANY	1.09%	1,325,058	1,006,390	165,654	2,010,000	2,325,384	231.06%
000	35718	PHICO INSURANCE COMPANY	1.07%	1,304,627	1,381,236	298,569	187,227	423,760	30.68%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.01%	1,231,174	1,499,562	83,440	0	871,080	58.09%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	0.91%	1,110,345	1,085,151	118,390	5,992	351,946	32.43%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.78%	952,061	918,459	223,049	734,049	(198,532)	-21.62%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.76%	931,212	891,923	(1,559)	623,523	537,331	60.24%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.69%	838,150	834,701	423,981	239,000	(7,227)	-0.87%
212	16535	ZURICH INSURANCE COMPANY	0.67%	818,723	747,333	102,677	0	237,114	31.73%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.67%	817,182	1,537,904	135,021	310,000	223,616	14.54%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.62%	756,637	784,464	533,940	89,228	1,754,523	223.66%
000	24422	LEGION INSURANCE COMPANY	0.30%	361,171	327,206	101,348	140,000	349,392	106.78%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.27%	328,383	265,976	50,001	0	201,408	75.72%
091	29459	TWIN CITY FIRE INS CO	0.27%	327,901	378,147	(15,190)	0	(45,075)	-11.92%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.23%	277,328	249,172	20,260	0	37,160	14.91%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.16%	199,672	176,189	90,290	70,050	(346,945)	-196.92%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.14%	176,517	256,911	(6,925)	0	155,338	60.46%
244	10677	CINCINNATI INS CO THE	0.13%	162,774	128,503	32,087	10,000	164,999	128.40%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.12%	150,000	149,693	37,421	0	82,322	54.99%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.12%	144,676	131,127	(20,004)	11,510	5,267	4.02%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.11%	136,833	190,746	39,873	350,000	224,433	117.66%
484	20532	CLARENDON NATIONAL INS CO	0.11%	129,918	161,063	0	0	0	0.00%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	127,000	144,355	26,000	0	108,000	74.82%
041	25658	TRAVELERS INDEMNITY COMPANY	0.10%	126,000	126,309	30,000	0	115,000	91.05%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.09%	110,499	208,754	19,259	11,711	102,348	49.03%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.06%	71,803	43,390	4,304	221	16,970	39.11%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.06%	69,798	68,866	11,077	0	29,950	43.49%
012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	69,684	57,185	3,000	0	24,190	42.30%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.05%	57,978	55,431	5,498	0	21,397	38.60%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.05%	57,116	52,189	19,690	(10,000)	4,265	8.17%
159	24457	RELIANCE INSURANCE COMPANY	0.04%	43,430	45,663	26,483	0	63,332	138.69%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.02%	24,626	27,336	71,034	0	173,332	634.08%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	20,492	20,492	6,385	0	11,057	53.96%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.01%	7,441	5,453	(1,335)	0	7,141	130.96%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	4,442	2,376	447	0	902	37.96%
012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,128	15,795	21,978	0	74,171	469.59%
185	25534	TIG INSURANCE COMPANY	0.00%	1,208	301,305	193,273	132,442	(249,458)	-82.79%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,020	1,278	0	0	(1)	-0.08%

MISSOURI DEPARTMENT OF INSURANCE  
1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	890	417	195	0	652	156.35%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	475	475	0	0	406	85.47%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	197	2,685	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	(7,965)	0	(129,851)	N/A
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	8,474	20,000	5,000	N/A
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(18)	0	(160)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	7,755	1,841,238	2,534	3,754,389	48412.50%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(208,494)	218,750	(338,521)	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	1,582	0	17,932	N/A
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	(1)	(1,374)	0	(6,544)	N/A
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	296,703	0	925,000	N/A
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	0	0	(100,084)	N/A
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	(1,106,159)	N/A
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	23,538	108,149	111,999	N/A
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	(2,669)	N/A
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	23,640	0	(10,663)	N/A
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	20,991	0	0	11,853	56.47%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,610)	0	(41,895)	N/A
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(1)	0	(23)	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(1,400)	0	(923)	N/A
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	619	0	1,932	N/A
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	0.00%	0	0	0	0	9	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(177,531)	0	(526,920)	N/A
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	(18)	0	(7)	N/A
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(21)	0	(22)	N/A
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(2,831)	0	(3,252)	N/A
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	15,314	20,088	2,000,000	478,148	3122.29%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(2,562)	0	(367)	N/A
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(385)	0	(963)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(8,799)	7,500	(57,577)	N/A
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	2,145	0	248	N/A
901	22713	INSURANCE COMPANY OF NORTH AMERICA	-0.00%	(1,748)	123,193	(64,669)	2,854	(10,665)	-8.66%
785	28932	MARKEL AMERICAN INSURANCE COMPANY	-0.01%	(14,035)	(3,822)	(1,789)	0	37,521	-981.71%
Total Medical Malpractice Business			100.00%	121,896,709	117,860,545	25,843,462	52,653,682	65,449,209	55.53%

## MISSOURI DEPARTMENT OF INSURANCE

## 1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Physicians &amp; Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	27.78%	24,049,244	24,067,983	7,258,476	7,553,042	13,041,041	54.18%
000	33928	PIE MUTUAL INSURANCE CO, THE	19.54%	16,913,135	14,832,838	483,315	5,015,838	6,220,283	41.94%
659	32654	MEDICAL DEFENSE ASSOCIATES	15.57%	13,474,702	12,766,812	2,962,179	14,159,414	10,826,643	84.80%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.32%	12,399,408	12,020,538	3,429,578	6,169,406	5,987,467	49.81%
378	33367	RCA MUTUAL INSURANCE COMPANY	13.79%	11,937,276	11,575,259	3,548,646	4,940,724	4,052,076	35.01%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	2.04%	1,766,731	1,717,536	197,570	297,500	890,050	51.82%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.67%	1,445,807	1,608,552	302,848	293,750	(422,113)	-26.24%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.40%	1,209,275	1,098,204	83,748	622,255	1,203,963	109.63%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	1.28%	1,110,345	1,085,151	118,390	5,992	351,946	32.43%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.97%	838,150	834,701	423,981	239,000	(7,227)	-0.87%
000	24422	LEGION INSURANCE COMPANY	0.42%	361,171	327,206	101,348	140,000	349,392	106.78%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.28%	240,027	240,027	0	60,000	101,547	42.31%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.23%	199,672	176,189	90,290	70,050	(346,945)	-196.92%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.20%	176,517	256,911	(6,925)	0	155,338	60.46%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.17%	150,000	149,693	37,421	0	82,322	54.99%
484	20532	CLARENDON NATIONAL INS CO	0.15%	129,918	161,063	0	0	0	0.00%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.08%	69,798	68,866	11,077	0	29,950	43.49%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.08%	69,788	64,861	13,158	0	53,345	82.25%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	20,492	20,492	6,385	0	11,057	53.96%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.02%	16,663	17,749	1,738	0	3,689	20.78%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,020	1,278	0	0	(1)	-0.08%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	475	475	0	0	406	85.47%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	(7,965)	0	(129,851)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	154,915	N/A
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(208,494)	218,750	(338,521)	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	201	0	2,342	N/A
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	23,538	108,149	111,999	N/A
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	(2,669)	N/A
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	23,640	0	(10,663)	N/A
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,610)	0	(41,895)	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(864)	0	1,444	N/A
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	619	0	1,932	N/A
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	-0	(18)	0	(2)	N/A
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(21)	0	(22)	N/A
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	116,861	2,000,000	560,231	N/A
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	0	(838)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	39,542	0	25,260	N/A
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	2,145	0	248	N/A
785	28932	MARKEL AMERICAN INSURANCE COMPANY	-0.02%	(14,035)	(3,822)	(1,789)	0	37,521	-981.71%
Total Physicians & Surgeons Business			100.00%	86,565,579	83,088,562	19,046,008	41,893,870	42,955,660	51.70%

MISSOURI DEPARTMENT OF INSURANCE  
1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
861	27642	MISSOURI HOSPITAL PLAN	60.77%	11,991,593	12,009,141	1,492,207	3,374,287	8,650,120	72.03%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	12.18%	2,402,807	1,618,706	183,898	307,500	752,280	46.47%
000	35718	PHICO INSURANCE COMPANY	6.61%	1,304,627	1,381,236	298,569	187,227	423,760	30.68%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	6.24%	1,231,174	1,499,562	83,440	0	871,080	58.09%
212	16535	ZURICH INSURANCE COMPANY	4.15%	818,723	747,333	102,677	0	237,114	31.73%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	3.65%	719,989	875,000	16,436	0	(46,340)	-5.30%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	2.80%	553,056	1,275,090	135,021	250,000	113,112	8.87%
000	33928	PIE MUTUAL INSURANCE CO, THE	1.93%	381,368	382,495	0	276	201,342	52.64%
244	10677	CINCINNATI INS CO THE	0.65%	128,947	102,627	1,962	7,922	130,710	127.36%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.64%	127,000	144,355	26,000	0	108,000	74.82%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.36%	71,803	43,390	4,304	221	16,970	39.11%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.29%	57,978	55,431	5,498	0	21,397	38.60%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.15%	29,496	129,178	11,337	11,711	81,587	63.16%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	7,755	1,841,238	(13,466)	3,592,227	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	179	0	1,612	N/A
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	296,703	0	925,000	N/A
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(5)	0	3,696	N/A
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	426,618	138,000	1,925,876	N/A
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	2,447	0	0	1,382	56.48%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	184	0	0	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(175,467)	0	(520,683)	N/A
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(2,831)	0	(3,132)	N/A
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	15,314	(95,755)	0	(81,035)	-529.16%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	260	N/A
901	22713	INSURANCE COMPANY OF NORTH AMERICA	-0.01%	(2,370)	122,377	(60,652)	2,854	9,649	7.88%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	-0.42%	(81,962)	28,110	(123,612)	16,174	(25,383)	-90.30%
Total Hospital Business			100.00%	19,734,229	20,439,547	4,467,949	4,282,706	17,390,601	85.08%

## MISSOURI DEPARTMENT OF INSURANCE

## 1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	38.55%	1,501,548	1,539,685	224,104	428,663	307,663	19.98%
218	20443	CONTINENTAL CASUALTY COMPANY*	16.54%	644,012	618,851	34,500	161,263	(10,612)	-1.71%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	15.37%	598,463	580,218	323,387	826,500	155,397	26.78%
091	29459	TWIN CITY FIRE INS CO	8.42%	327,901	382,863	(15,190)	0	(45,075)	-11.77%
378	33367	RCA MUTUAL INSURANCE COMPANY	8.27%	322,137	309,903	140,792	0	160,241	51.71%
659	32654	MEDICAL DEFENSE ASSOCIATES	6.67%	259,709	250,901	58,214	40,000	212,771	84.80%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	3.71%	144,676	130,791	(20,004)	11,510	5,267	4.03%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.00%	77,700	86,520	35,988	6,000	3,702	4.28%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.45%	17,562	14,689	0	0	33,005	224.69%
244	10677	CINCINNATI INS CO THE	0.03%	983	983	1,180	60	996	101.32%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(28)	0	(129)	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(39)	0	(115)	N/A
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	0	0	(5)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	260	N/A
Total Dentists Business			100.00%	3,894,691	3,915,404	782,904	1,473,996	823,366	21.03%

MISSOURI DEPARTMENT OF INSURANCE  
1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
218	20427	AMERICAN CASUALTY CO OF READING PA	58.02%	641,765	680,841	513,283	78,291	1,694,269	248.85%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	35.92%	397,320	439,989	15,190	0	(3,480)	-0.79%
159	24457	RELIANCE INSURANCE COMPANY	3.79%	41,965	33,857	0	0	0	0.00%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	2.23%	24,626	25,160	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.03%	344	663	0	21	349	52.64%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	(54,616)	0	(532,123)	N/A
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(1)	0	(23)	N/A
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(270)	0	(822)	N/A
Total Nurses Business			100.00%	1,106,020	1,180,510	473,586	78,312	1,158,170	98.11%

## MISSOURI DEPARTMENT OF INSURANCE

## 1994 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

## MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
048	35289	CONTINENTAL INSURANCE COMPANY THE*	22.60%	2,394,968	2,282,846	114,285	641,180	(440,012)	-19.27%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	19.57%	2,073,452	899,054	97,097	0	411,065	45.72%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	15.64%	1,657,717	1,818,898	(88,094)	363,955	109,574	6.02%
761	22810	CHICAGO INSURANCE COMPANY	12.51%	1,325,058	1,006,390	165,654	2,010,000	2,325,384	231.06%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	9.56%	1,013,174	863,813	122,053	607,349	563,552	65.24%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	8.98%	952,061	918,459	223,049	734,049	(198,532)	-21.62%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	3.10%	328,383	265,976	50,001	0	201,408	75.72%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	2.62%	277,328	249,172	20,260	0	37,160	14.91%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.29%	136,833	190,746	39,873	350,000	224,433	117.66%
041	25658	TRAVELERS INDEMNITY COMPANY	1.19%	126,000	126,309	30,000	0	115,000	91.05%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.93%	98,209	85,874	18,952	10,937	52,998	61.72%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.76%	81,003	79,576	7,922	0	20,761	26.09%
012	23809	GRANITE STATE INSURANCE COMPANY	0.66%	69,684	57,185	3,000	0	24,190	42.30%
244	10677	CINCINNATI INS CO THE	0.31%	32,500	24,230	28,945	1,997	32,944	135.96%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.23%	24,099	22,787	0	0	8,957	39.31%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.07%	7,441	5,453	(1,335)	0	7,141	130.96%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.04%	4,442	2,376	447	0	902	37.96%
012	19429	INSURANCE CO OF THE STATE OF PA	0.02%	2,128	15,795	21,978	0	74,171	469.59%
159	24457	RELIANCE INSURANCE COMPANY	0.01%	1,465	11,806	26,483	0	63,332	536.44%
185	25534	TIG INSURANCE COMPANY	0.01%	1,208	301,305	193,273	132,442	(249,458)	-82.79%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	890	417	195	0	652	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.01%	622	816	(4,017)	0	(20,314)	0.00%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	197	2,685	0	0	0	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	8,474	20,000	5,000	N/A
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(18)	0	(160)	N/A
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	16,000	7,247	N/A
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	1,202	0	13,978	N/A
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	(1)	(1,374)	0	(6,544)	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	0	0	(100,084)	N/A
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	(1,106,159)	N/A
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	887	(28,075)	39,389	901,616	101,647.80%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	336	0	0	0	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	18,544	0	0	10,471	56.47%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(266)	0	(1,545)	N/A
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	0.00%	0	0	0	0	9	N/A
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(2,025)	0	(6,122)	N/A
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	0	0	(120)	N/A
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(1,018)	0	(1,048)	N/A
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(2,562)	0	(367)	N/A
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	0	2,176	71,034	0	173,332	7965.63%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(385)	0	(963)	N/A
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(48,341)	7,500	(83,357)	N/A
091	29459	TWIN CITY FIRE INS CO	0.00%	0	(4,716)	0	0	0	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	-0.12%	(12,672)	(12,672)	6,348	(10,000)	(49,080)	387.31%
Total Other Business			100.00%	10,596,190	9,236,522	1,073,015	4,924,798	3,121,412	33.79%

## Definition of Terms

**Economic Damages** - The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

**Direct Incurred Losses** - Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

**Loss Ratio** - Direct incurred losses divided by direct earned premium.

**Direct Losses Paid** - Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

**Non-Economic Damages** - The amount of damages arising from non-pecuniary harm including, without limitation, paid, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

**Direct Premium Earned** - The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

**Direct Premium Written** - Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

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R368.5 MISSOURI MEDICAL MALPRACTICE  
M678 INSURANCE REPORT.

MO. DEPT. OF INSURANCE

1996  
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